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ABSTRACT

This report presents findings based on 2,303 responses to a survey of 2,723 institutions participating in the Federal Family Education Loan (FFEL) Program. The survey was conducted to establish a baseline comparison group for analyses of differences in aspects of loan program administration between the Direct Loan (DL) and FFEL programs, including overall quality and ease of loan program administration; satisfaction with communications and support from the Department of Education; and satisfaction with service providers. Volume One of the report summarizes the findings of the survey. Results indicate that first-year DL schools indicated greater satisfaction with their program and found it easier to administer than FFEL schools. Satisfaction with the FFEL program varied by whether the school was participating in the DL program. A copy of the survey is included. Volume Two, Technical Appendices, includes a guide to interpreting survey responses, the weighted data tables, a description of the survey methodology, and item-by-item response rates. (JPB)

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Evaluation of the Federal Direct Loan Program

Survey of Institutions Participating in the Federal Family Education Loan Program
Volume One - Summary Report

Academic Year 1994-95

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Evaluation of

the Federal Direct Loan Program

Survey of Institutions Participating in the Federal Family Education Loan Program

Volume One

Summary Report

Contract No. EA93085001

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The cooperation of more than two thousand institutions participating in the Federal Family Education Loan Program enabled a complete description of their experiences with this program. Without the time and effort contributed by financial aid administrators, this report would not have been possible.

The project director for this study is Maureen Murphy. Sadie Bennett planned and managed the institutional survey. The authors of this report—Maureen Murphy, Sadie Bennett, Laura Greene Knapp and Elaine Glover—would like to acknowledge the contributions made by the following Macro staff: Robert Blankenship, Marcie Cohen, Nancy Hassett, Asa Janney, Cathy Olshefski and Colleen Walsh.

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Introduction

This report presents the findings of a survey of institutions participating in the Federal Family Education Loan Program (FFELP). The purpose of the survey was to establish a baseline comparison group for analyses of differences in various aspects of loan program administration between the Direct Loan and Federal Family Education Loan Programs, including: overall quality and ease of loan program administration; satisfaction with communications and support from the Department of Education; and satisfaction with service providers. A similar survey of institutions participating in the Federal Direct Loan Program was conducted during February and March of this year, and selected results are presented for comparison.

A total of 104 institutions participated in the initial year of the Direct Loan Program. Because of the limited number of participants, care must be taken when making generalizations based on the Direct Loan/FFEL comparisons in this report. The characteristics and experiences of the initial Direct Loan participants may not represent subsequent cohorts of Direct Loan institutions. In addition, program start-up is likely to be quite different from full operation of a program. Both of these factors could influence the results of a comparison of first-year Direct Loan schools and FFEL schools. However, over 400,000 borrowers and all types of schools are represented among the first-year participants of the Direct Loan Program. Therefore, the Direct Loan/FFEL comparisons presented in this report do provide a reasonable early indication of relative satisfaction between the programs.

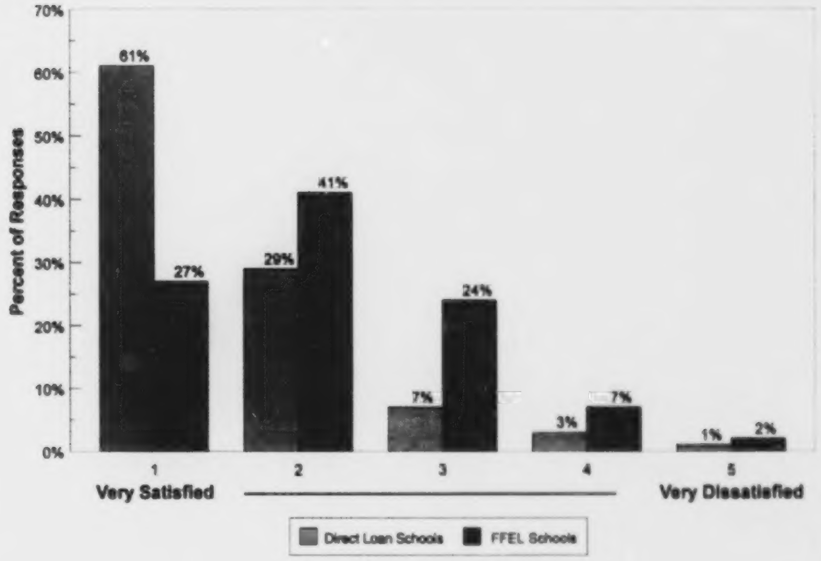
Follow-up surveys of Direct Loan and FFEL schools planned for spring of 1996 will provide a clearer comparison of institutional satisfaction between the loan programs. In addition, FFEL and Direct Loan borrower surveys, to be conducted in the fall of 1995, will provide baseline comparisons of borrower satisfaction and experiences for each of the loan programs. Follow-up institutional and borrower surveys are also planned for future years of the evaluation.

Findings

- First-year Direct Loan schools indicated greater satisfaction with the Direct Loan Program than did FFEL schools with the FFEL Program (Figure 1). The biggest difference between the two programs was in the percentage of schools that said they were *very satisfied*—61 percent of Direct Loan schools versus 27 percent of FFEL schools. Few schools indicated that they were *very dissatisfied* with either program.

Figure 1

Overall Satisfaction with Loan Program
Direct Loan Schools vs. FFEL Schools



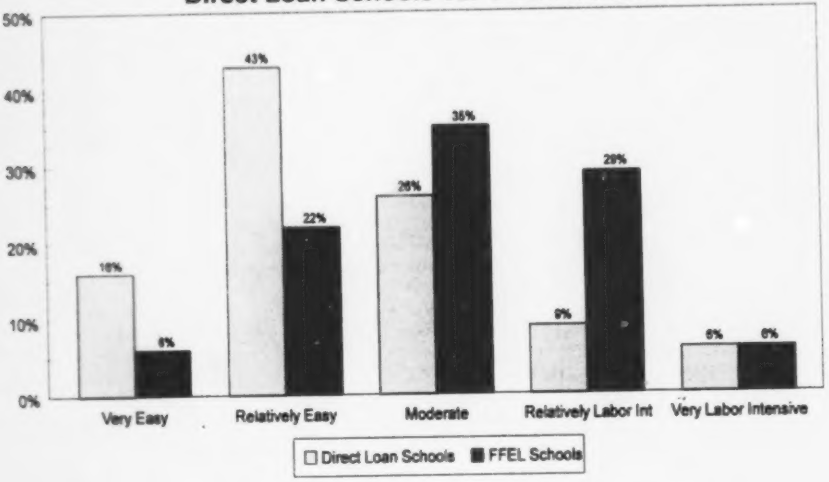
Regarding the various activities involved in administering the loan programs (including keeping up with regulations, counseling borrowers, disbursing loan funds, financial reporting and recordkeeping), Direct Loan schools reported higher satisfaction ratings for all activities than did FFEL schools. The greatest rating differences in satisfaction occurred for keeping up with regulations (1.7 for Direct Loan vs. 2.4 for FFEL) and refunding excess loan funds to students (1.5 for Direct Loan vs. 2.2 for FFEL).[1]

Satisfaction with the FFEL Program varied by whether the school was currently participating (or planning to participate) in the Direct Loan Program. Those that did not intend to apply for the Direct Loan Program reported the highest satisfaction rating—2.0 on a 5-point scale. This compared to ratings ranging from 2.4 to 2.6 for those who have either applied or intend to apply for the Direct Loan Program.

- First-year Direct Loan schools found the Direct Loan Program easier to administer than FFEL schools found their program (Figure 2). Almost 60 percent of Direct Loan schools said the program was *relatively* or *very* easy to administer, compared to roughly 30 percent of FFEL schools.

Figure 2

Ease of Program Administration:
Direct Loan Schools vs. FFEL Schools



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[1] All satisfaction ratings were based on a four or five-point scale with 1.0 being the highest possible rating.

In general, large loan volume FFEL schools found the program labor intensive to administer. With the exception of schools with loan volumes ranging from $10-20 million, the larger the loan volume, the less likely the school was to report satisfaction with administrative efforts and the more likely the school was to report an intensive amount of effort required for administration. This means that a substantial percentage of FFELP loans are disbursed at institutions that consider the FFEL Program labor intensive.

- FFEL schools were less satisfied with materials and services provided by the Department of Education than were Direct Loan schools. For example, as shown in the following table, only 27 percent of FFEL schools felt that telephone support received from the Department was *very timely*, compared to 64 percent of Direct Loan schools.

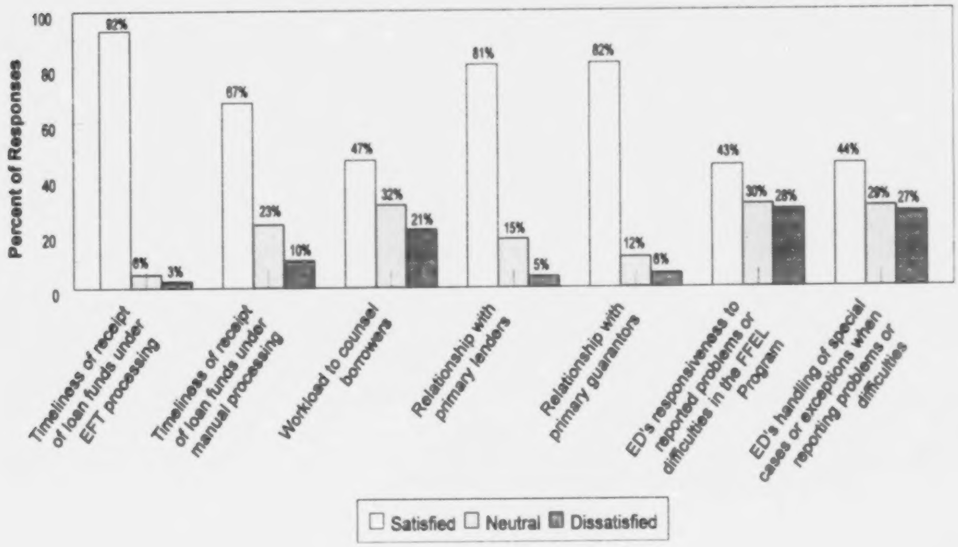
Comparison of Direct Loan and FFEL Schools' Satisfaction with Department of Education-Provided Services and Materials

Materials/Services	Direct Loan Schools' Rating		FFEL Schools' Rating	
	Timeliness	Usefulness	Timeliness	Usefulness
Telephone Support	64%	75%	27%	38%
Information	58%	68%	22%	37%
Counseling Materials	51%	77%	36%	42%

- FFEL schools were generally satisfied with the key aspects of the program, but there were concerns regarding specific Department of Education-related activities (Figure 3). Relative to other aspects of the FFEL Program, FFEL schools stated that they were most dissatisfied (more than 25 percent) with the Department's responsiveness to reported problems and handling of special cases or exceptions. In terms of program administration, FFEL institutions found keeping up with regulations to be the most burdensome aspect of the program.

Figure 3

Satisfaction with Key Aspects of the FFEL Program



- As indicated in the table below, there is evidence of improvement in several aspects of the FFEL Program since the introduction of the Direct Loan Program.

Perceptions of Improvement in FFELP by Program Aspect				
Aspect	Rating			
	Improved	No Change	Worsened	N/A
Student access	14%	55%	3%	28%
Ease of administration	19%	52%	5%	25%
Service from banks/guarantee agencies	36%	39%	3%	23%
Service from servicers/ collectors	21%	47%	3%	29%
Service from third parties	7%	29%	1%	63%

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The most substantial improvement, noted by 36 percent of respondents, is in service from lenders and guarantee agencies (which many of the schools providing comments attributed to competition from the Direct Loan Program). Other FFEL Program aspects also appeared to have improved since July 1994. However, FFEL schools only indicated a slight improvement in their overall satisfaction with the program since the introduction of the Direct Loan Program—from an average rating of 2.3 out of 5.0 prior to July 1994, to a current rating of 2.2. Approximately two-thirds of the institutions are currently satisfied with the FFEL Program, compared to 60 percent that were satisfied prior to implementation of the Direct Loan Program.

Introduction

The institutional surveys comprise one component of an overall evaluation of the Federal Direct Loan Program conducted by Macro International Inc. under contract to the U.S. Department of Education. In February/March 1995, Macro conducted a survey of first-year Direct Loan institutions to assess overall satisfaction with Direct Loan implementation and administration at the institutional level. The purpose of the survey of institutions participating in the Federal Family Education Loan Program (FFELP) was to analyze differences in various aspects of loan program administration between the Direct Loan and Federal Family Education Loan Programs.

Consistent with the objectives of the Direct Loan school survey, the specific research objectives of the survey of Federal Family Education Loan Program institutions were:

- to assess the overall quality and ease of loan program administration at the institutional level;
- to determine the level of institutional satisfaction with communications and support from the Department of Education;
- to determine the level of institutional satisfaction with service providers (i.e., lenders and guarantee agencies); and
- to identify variations in satisfaction level and perceived quality of loan program administration by key institutional characteristics.

Volume One of the report summarizes the findings of the survey. The questionnaire with item responses is found at the end of the volume. Volume Two, Technical Appendices, includes:

- a guide to interpreting survey responses;
- the weighted data tables;

- a description of the survey methodology and the sample disposition;
- item-by-item response rates;
- the letters eliciting institutional cooperation;
- the information and instructions provided to Internet respondents; and
- the survey questionnaire.

The overall survey response rate was 85 percent, based on 2,303 responses from 2,723 eligible institutions. The following table illustrates the number and percent of responses, and the response rate by institutional type and control:

Survey Responses by Institutional Type and Control

Type and Control	Number of Respondents	Percent of Respondents	Response Rate
4-year public	434	19%	83%
2-year public	560	24%	90%
4-year private	569	25%	84%
2-year private	275	12%	82%
Proprietary	465	20%	78%

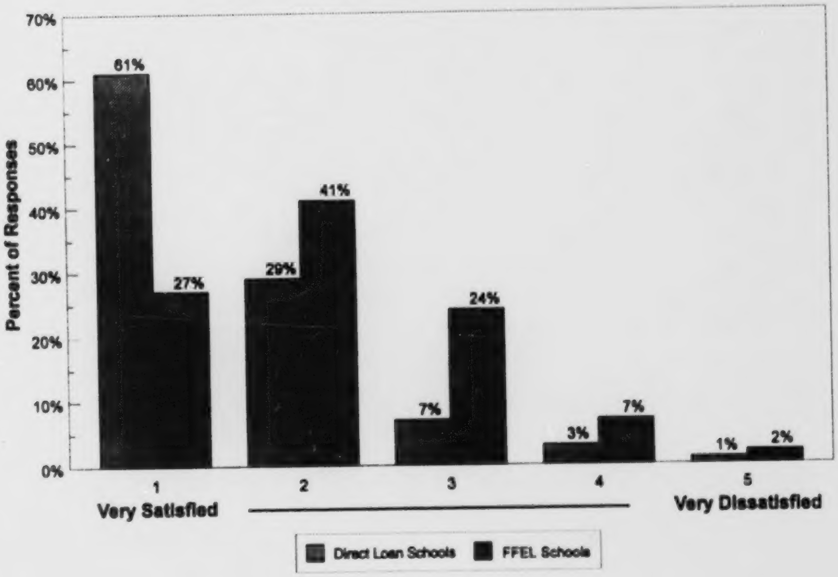
Comparisons Between First-Year Direct Loan Institutions and FFEL Institutions

Comparison of Satisfaction Levels and Program Experiences

Compared to schools offering the Direct Loan Program, FFEL institutions were consistently less satisfied with their loan program (Figure 4; Table 1.1a, Volume Two; and the Direct Loan Survey Report). Overall, 90 percent of Direct Loan schools, compared to roughly two-thirds of FFEL schools, indicated satisfaction with their current loan program. The greatest difference, as shown in Figure 4, occurred among the institutions that reported the highest level of satisfaction. As expected, first-year Direct Loan schools were also less satisfied with the FFEL Program in the year

Figure 4

Overall Satisfaction with Loan Program
Direct Loan Schools vs. FFEL Schools



prior to implementation of the Direct Loan Program than were FFEL institutions. These findings are illustrated in average ratings given by each group of institutions in the table below.

Overall Program Ratings Reported by Direct Loan and FFEL Institutions

Rating Dimension	Direct Loan Schools	FFEL Schools
Satisfaction with current program	1.5	2.2
Satisfaction with FFELP prior to 7/94	3.3	2.3

These represent average ratings by the entire group of respondents currently participating in each program, on a scale of 1 to 5 five with 1 being the highest rating.

Respondents from both the Direct Loan and FFEL schools were asked to characterize the level of work or staff effort needed to administer the respective loan programs on a day-to-day basis. As shown in the table below, while more than half of the Direct Loan respondents (59 percent) perceived their program as easy to administer, approximately 30 percent of FFEL respondents indicated ease of loan program administration.

Level of Effort to Administer Program

Level of Effort	Direct Loan Schools	FFEL Schools
Very easy to administer	16%	7%
Relatively easy to administer	43%	24%
A moderate amount of effort	26%	37%
Relatively labor intensive	9%	26%
Very labor intensive	6%	6%

Respondents from both programs were also asked to rate their satisfaction with various activities involved in administering their program. Following is a comparison of the average ratings, using the same five-point scale, with one being the highest possible rating (Table 5b, Volume Two).

Satisfaction Ratings for Loan Program Activities: Direct Loan Schools vs. FFEL Schools

Activity	Direct Loan Schools	FFEL Schools
Keeping up with regulations	1.7	2.4
Answering questions about loans	1.3	1.7
Counseling borrowers in school	1.3	1.7
Helping students with loans after school	1.6	2.1
Receipt of loan funds on time	1.3	1.7
Disbursement of loan funds	1.5	1.9
Refunding excess loan funds to students	1.5	2.2
Financial monitoring/reporting	1.8	2.0
Recordkeeping/reporting of student information	1.9	2.1

This table illustrates the higher satisfaction of Direct Loan institutions with their program than that of FFEL institutions with their program. The greatest differences in satisfaction levels are shown for keeping up with regulations and refunds to students.

Given the differences in the two loan programs, it was only possible to compare workload for a single activity common to both—workload for counseling borrowers. In this regard, Direct Loan institutions were more satisfied than FFEL institutions, with 62 percent of Direct Loan institutions reporting that they are *very satisfied* with this aspect of the program, compared to 16 percent of FFEL institutions (Table 5g, Volume Two).

The differences between the satisfaction levels of Direct Loan and FFEL schools are even more pronounced in the frequency with which the highest rating is assigned to the timeliness and usefulness of materials and services provided by the Department of Education. It must be noted, however, that the Department actually plays a larger role in service provision in the Direct Loan Program than in the FFEL Program. Lenders and guarantors provide more services to schools than the Department in FFELP. The following table highlights the percentages of schools that assigned the highest rating to various materials/services provided by the Department (Tables 5d and 5e, Volume Two).

Comparison of Direct Loan and FFEL Schools' Satisfaction with Department of Education-Provided Services and Materials

Materials/Services	Direct Loan Schools' Rating		FFEL Schools' Rating	
	Timeliness	Usefulness	Timeliness	Usefulness
Telephone Support	64%	75%	27%	38%
Information	58%	68%	22%	37%
Counseling Materials	51%	77%	36%	42%

On both timeliness and usefulness of information, materials and support, a substantially larger percentage of Direct Loan institutions reported the highest level of satisfaction than did FFEL institutions.

Comparison of Changes in Financial Aid Resources

Direct Loan institutions were much more likely to report significant changes in resources than were FFEL institutions (Table 5f, Volume Two). It should be noted that any time there is a change in program, changes in resources are likely to occur, particularly in the area of staff training. Less than 5 percent of respondents for either program reported significant decreases in any category of financial aid resources. Significant increases were reported by larger percentages of Direct Loan schools than FFEL schools, as indicated in the following table.

Comparison of Percentages of Direct Loan and FFEL Schools Reporting Significant Increases in Financial Aid Resources

Type of Resource	Percent of Direct Loan Schools with Large Increase	Percent of FFEL Schools with Large Increase
Number of Staff	1%	4%
Staff in Accounting/Business	1%	1%
Technical Support Staff	0%	2%
Current Staff Hours	14%	12%
Equipment/Computers	31%	14%
Supplies	11%	10%
Training Funds	14%	6%
Staff Travel Funds	14%	5%
Computer Programming	36%	16%

Direct Loan institutions have not tended to increase their staff during the transition to the new program. The extent to which increases in staff hours can be attributed to the new program, however, is questionable, given the similar increase in staff hours reported by FFEL institutions. The greatest differences in new resources committed by both programs are in the areas of staff training/travel and computer equipment and programming.

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Satisfaction with the Federal Family Education Loan Program

Overall Level of Satisfaction with the Federal Family Education Loan Program

Question #22

Currently, how satisfied are you with the FFEL Program? On a scale of 1 to 5, circle your level of satisfaction.

The majority of FFEL institutions indicated overall satisfaction with the Federal Family Education Loan Program as it is currently operating. Although only 27 percent of the responding institutions indicated that they were *very satisfied* with FFEL, roughly two-thirds reported a better than average opinion of the program, and only 9 percent were dissatisfied with the program as operating in the current academic year (Table 1.1a, Volume Two).

Satisfaction by Institutional Characteristics

In addition to overall satisfaction, responses to a variety of questions were studied relative to institutional characteristics, including:

- type and control;
- loan volume;
- aid office structure;
- electronic funds transfer (EFT) usage;
- EDExpress usage;
- type of computer system used for processing aid;
- number of lenders involved in the program;
- number of guarantee agencies involved in the program; and
- plans relative to participation in the Direct Loan Program.

Among all these institutional variables, those that appeared to be associated with differences in satisfaction level with the FFEL Program were plans concerning Direct Loan participation, number of lenders and guarantee agencies regularly dealt with, and institutional type and control.

As expected, current satisfaction with the FFEL Program varied according to whether the respondents were planning to participate in the Direct Loan Program (Table 1.2, Volume Two). The average satisfaction rating among schools that said they had no plans to apply for participation in Direct Loans was the highest, as shown below:

FFELP Satisfaction Ratings by Direct Loan Participation Status	
Participation Status	**Average Satisfaction Rating**
No Application	2.0
Application Rejected	2.1
Year 2 Participant	2.4
Application Pending Year 3	2.5
Will Apply Year 3	2.6

These findings clearly indicated a separation of respondent satisfaction with FFELP based on whether they would eventually join the Direct Loan Program.

On a percentage basis, approximately 76 percent of the responding institutions that indicated they would not apply for the Direct Loan Program were satisfied with the Federal Family Education Loan Program, compared to 54 percent of Direct Loan Program applicants/ participants that indicated satisfaction.

Respondents were also asked to specify the number of lenders and guarantee agencies they regularly dealt with in the FFEL Program. Those who were involved with a large number of lenders and/or guarantee agencies in administering FFELP indicated a lower level of satisfaction with the Program—2.4—compared to a 2.1 rating for those that dealt with the smallest number of lenders and guarantee agencies, suggesting that the complexity of administration increased as the number of parties involved grew (Table 1.2, Volume Two).

Relative to type and control of institution, the public institutions were less satisfied than the private institutions, regardless of type, and the proprietary schools were in the middle, as shown below:

Type and Control	Average Satisfaction Rating
4-year public	2.4
2-year public	2.3
4-year private	2.0
2-year private	2.0
Proprietary	2.2

There was little or no variation in satisfaction levels among the remaining institutional variables. Slight variations were found by:

- loan volume—with higher loan volume institutions indicating slightly lower satisfaction levels;
- use of electronic funds transfer—with EFT institutions reporting somewhat higher levels of satisfaction; and
- type of computer system used—with schools administering the program manually indicating slightly higher overall satisfaction (Table 1.2, Volume Two).

When asked to comment on the current structure and administration of the FFEL Program, more than 600 respondents did provide additional comments relating to their satisfaction with FFELP. Responses to this question can be grouped into those who believe the program is too complex and those who are relatively pleased with its structure and administration.

A number of the schools that provided comments indicated that the FFEL system is too complicated. Chief among comments were:

- The current system is too cumbersome.
- There are too many regulations.
- It is hard to keep up with the regulations.
- There are too many players in the system.
- The program is difficult to administer.
- Lenders/guarantee agencies do not assume appropriate responsibility.
- Lenders/guarantee agencies have too much discretion, give poor service.
- Loan sales cause problems in tracking students' loan status.
- Servicers are slow in processing deferments.
- Loan processing is not timely.

A large group of the commenters indicated that they were pleased with the program, citing the following reasons most frequently:

- The system as it is works well.
- We are pleased with lender/guarantor responsiveness.
- The program is easy to administer.
- Changes to the program have made it easier to administer.

Institutional Satisfaction with Various Aspects of the Federal Family Education Loan Program

Question #20

Please rate how satisfied you are with each aspect [listed below] of the FFEL Program using a scale of 1 to 5, with 1 being very satisfied and 5 being very dissatisfied.

- **Timeliness of receipt of loan funds under EFT processing**
- **Timeliness of receipt of loan funds under manual processing**
- **Workload to counsel borrowers**
- **Relationship with primary lenders**
- **Relationship with primary guarantors**
- **ED's responsiveness to reported problems or difficulties in the FFEL Program**
- **ED's handling of special cases or exceptions when reporting problems or difficulties**

The average ratings for the program aspects delineated in Question 20 ranged from 1.4 for timeliness of receipt of loan funds under EFT processing to 2.8 both for the Department of Education's responsiveness to reported problems and the Department's handling of special cases or exceptions (Table 1.4a, Volume Two). In terms of the percentage distribution of responses, timeliness of receipt of loan funds under EFT processing was rated *very satisfactory* by 71 percent of the respondents; relationships with primary lenders and guarantors were rated *very satisfactory* by more than half of the institutions (54 percent and 57 percent, respectively); timeliness of receipt of loan funds under manual processing was rated highly by approximately one-third of the respondents; and the remaining three program aspects—workload to counsel borrowers, ED's responsiveness to reported problems or difficulties, and ED's handling of special cases or exceptions—were rated *very satisfactory* by less than 20 percent of the survey participants (Table 1.4, Volume Two).

Institutional Satisfaction with Various FFEL Program Aspects

Program Aspect	Percent of Very Satisfactory Ratings
Timeliness of loan funds under EFT processing	71%
Relationship with primary guarantors	57%
Relationship with primary lenders	54%
Timeliness of loan funds under manual processing	32%
ED's handling of special cases and exceptions	18%
ED's responsiveness to reported problems	17%
Workload to counsel borrowers	16%

The percentage of institutions that expressed an above average opinion of the program aspects was:

- 92 percent for timeliness of loan funds under EFT processing;
- 82 percent for relationship with primary guarantee agencies;
- 81 percent for relationship with primary lenders;
- 67 percent for timeliness of loan funds under manual processing;
- 47 percent for workload to counsel borrowers;
- 44 percent for ED's handling of special cases and/or exceptions; and
- 43 percent for ED's responsiveness to reported problems.

The satisfaction ratings were further examined by key institutional characteristics to determine if there were any variations from the overall survey results. The ratings were consistent for all but two categories—institutional type and control, and decision regarding application for the Direct Loan Program (Tables 1.4b - 1.4j, Volume Two).

- Two-year public, four-year and proprietary institutions reported that they were *very satisfied* with the timeliness of receipt of loan funds under EFT processing somewhat more frequently than 2-year private schools.

- Year 2 Direct Loan schools were less likely to give the timeliness of receipt of loan funds under EFT processing a *very satisfactory* rating than institutions that intend to or have applied for Year Three, those for which the application for Direct Loan was rejected, or those not planning to apply for the Direct Loan Program.

Overall satisfaction with the Federal Family Education Loan Program was directly related to satisfaction with the individual program aspects mentioned above. Respondents tended to consistently report their levels of satisfaction with key program aspects and their general level of satisfaction with the overall program (Table 1.4k, Volume Two). A comparison of average ratings for program aspects by overall satisfaction further supported these results. For each component of the FFEL Program, the average satisfaction rating increased (indicating a lower level of satisfaction) as current program satisfaction ratings increased (Table 1.5i, Volume Two).

Institutional Effort Associated with Program Administration

FFEL Administrative Support

More than half of the responding schools reported extensive activities in support of the administration of FFELP performed by the Business/Bursar's Office. In addition, over one-third of the schools which have computer support services reported extensive involvement of such staff. Of schools with a distinct accounting office, approximately 30 percent reported extensive support, and over 55 percent reported support from this office in only a few activities. The results showed that of all administrative offices, the Admissions Office was least likely to offer support to FFELP administration; equal proportions of schools reported no support as reported few supportive activities from this office (Table 2.1, Volume Two).

Level of Satisfaction with Overall Effort and with Effort Required for the Specific Activities Involved in Administering FFELP

Question #8

How would you characterize the level of work or staff effort needed to administer this program on a day-to-day basis? (Check only one. If you are using EFT and manual processing, please take both into account when answering.)

- **Very easy to administer**
- **Relatively easy to administer, with a few areas that require a high level of effort**
- **A moderate amount of effort is required overall**
- **Relatively labor intensive to administer, with many areas that require a high level of effort**
- **Very labor intensive to administer**

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Question #10

In terms of the amount of staff time required, please indicate your level of satisfaction with each of the activities [listed below] involved in administering the Federal Family Education Loan Program.

- **Keeping up with regulations**
- **Answering general questions about loans and financial aid**
- **Counseling borrowers while in school**
- **Helping students with loans after they have left school**
- **Processing of loan applications**
- **Receipt of loan funds**
- **Disbursement of loan funds (including preparing loan checks and getting students to sign)**
- **Refunding excess loan funds to students**
- **Financial monitoring and reporting**
- **Recordkeeping and reporting of student information (includes SSCRs and financial aid transcripts)**

In general, the highest percent of respondents (37 percent) perceived the FFEL Program as requiring a moderate amount of effort to administer (Table 2.3, Volume Two). Approximately one-fourth felt that the program was *relatively labor intensive* to administer, and 24 percent indicated that FFELP was *relatively easy* to administer. Only a few respondents reported extreme opinions, with 7 percent of the institutions characterizing the program as *very easy to administer* and 6 percent perceiving FFELP as *very labor intensive*.

With respect to specific administrative activities, more schools were satisfied with the level of staff effort required to answer general questions about loans and financial aid (90 percent) and with counseling borrowers while they are in school (88 percent) than they were with any other administrative tasks (Figure 5). In addition, over 80 percent reported satisfaction with the level of effort required to process loan applications, and to receive and disburse loan funds. Approximately 70 percent of institutions were satisfied with the level of effort needed to refund excess loan funds; perform financial monitoring, reporting and recordkeeping tasks; and provide students with loan assistance after they have left school. The fewest number of schools reported being satisfied with the level of effort needed to keep up with regulations (60 percent) (Table 2.2, Volume Two). Responding schools specified those factors which

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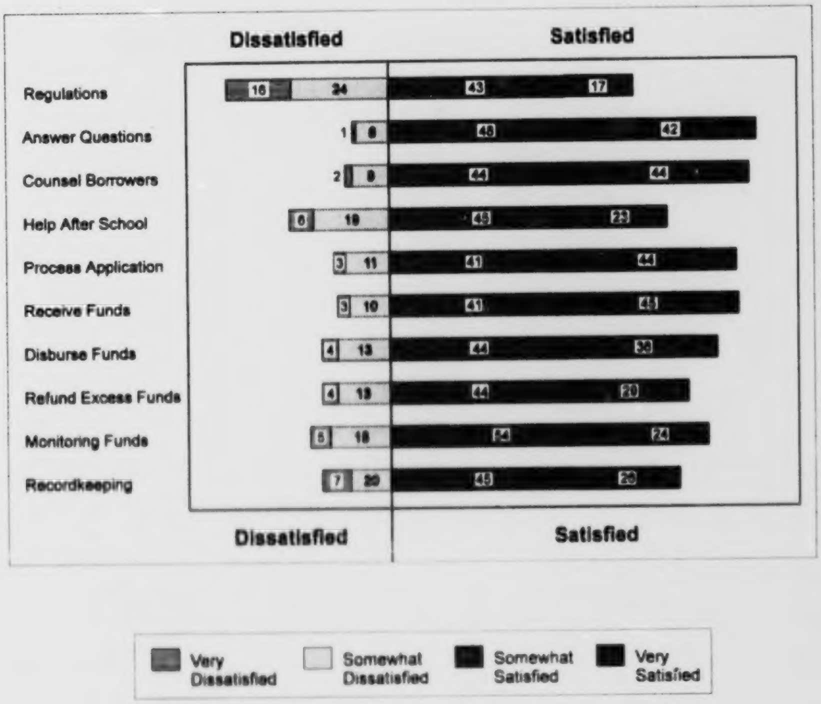
Figure 5

Satisfaction with Effort Required to Administer FFEL Program Administrative Activities



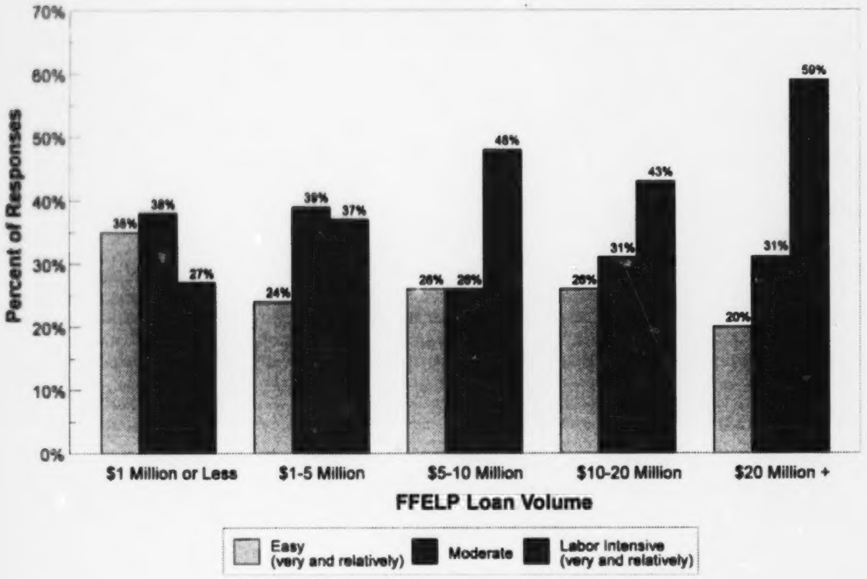
most often contributed to their dissatisfaction with the level of effort required to keep up with regulations—the number of regulations, the frequency of regulatory changes, and the resulting system complexity.

Proprietary schools were more likely to report satisfaction with all aspects of FFELP administration than any other type or control of institution, while 4-year public schools were generally less satisfied with the program aspects (Table 2.2a, Volume Two). The proportion of other types of institutions that reported satisfaction ranged around the average for all institutions, with 2-year private-schools slightly more likely to report satisfaction than the 2-year public or the 4-year private schools. The relative ranking of each of the administrative activities did not show much variation by type or control of school.

FFELP loan volume was clearly related to ease of administration and satisfaction with the level of effort needed for administering this loan program. For almost every administrative activity, there was an inverse relationship between satisfaction and loan volume. With the exception of schools with loan volumes ranging from $10-20 million, the larger the loan volume, the less likely the school was to report being satisfied with the level of effort required for administration activities and the more likely a school was to report than an intensive effort is required for administration (Figure 6). This finding might be related to the fact that schools with high loan volumes tend to deal with the largest number of lenders and guarantors—a factor which was also inversely related to satisfaction with level of effort and ease of administration.

Figure 6

Reported Level of Effort for Administration of FFELP Activities by Loan Volume



A particularly surprising result was the high proportion of schools with manually administered financial aid that reported satisfaction with administrative activities. Only those with contracted servicers were more likely to report satisfaction. While there were minor differences in some areas, such as monitoring and reporting financial data, schools with manual systems were substantially more satisfied with the level of effort required to record and report student data, and receive and distribute funds—all processes typically assumed to be streamlined or simplified by automation. This finding might be explained by the fact that schools with manually administered financial aid are likely to have relatively low loan volumes, and, thus, streamlined administrative activities. Schools with mainframe computers were consistently less frequently satisfied with the effort required to administer these functions than schools with other combinations of mainframe and PCs or only PCs. In support of this observation, more schools with manual financial aid systems (31 percent) reported that FFELP is *very* or *relatively easy* to administer than schools with any other system configuration, especially schools with mainframe computers (24 percent) (Table 2.2f, Volume Two).

The majority of the schools indicated that they regularly deal with 10 or fewer lenders—about one-fourth indicated one or two; another fourth said they use six to ten lenders; and just under one-third reported three to five lenders. As indicated earlier, satisfaction with the level of effort required to perform the FFELP administrative tasks and reported ease of FFELP administration were both inversely related to the number of lenders with which a school deals. The largest differences in proportions of schools reporting satisfaction was for the tasks of disbursing funds, receipt of funds, and processing loan applications. This was not an unexpected finding, since each of the multiple lenders may have a different loan application form, release loan checks on different time schedules, or batch checks to be disbursed separately—practices requiring additional time and effort of school staff. As shown in the following table, the data revealed three groupings of respondent satisfaction: the least satisfied schools were those regularly using 20 or more lenders (with the proportion of *very satisfied* 15 percent, 22 percent and 32 percent for disbursement, funds receipt, and loan application processing, respectively); followed by the group of schools using between 6 and 20 lenders (with 30 percent to 43 percent *very satisfied*); and by the group of schools using 5 or fewer lenders (42 percent to 54 percent *very satisfied*) (Table 2.2g, Volume Two).

Institutional Satisfaction with FFELP Administrative Tasks by Number of Lenders

Administrative Task	Percent of *Very Satisfied* Institutions				
	5 or Fewer Lenders		6 to 20 Lenders		More than 20 Lenders
	1-2	3-5	6-10	11-20	
Disbursement of loan funds	47%	42%	30%	30%	15%
Receipt of loan funds	53%	54%	38%	43%	22%
Processing of loan applications	50%	54%	36%	39%	32%

Dealing with multiple guarantee agencies also reduced the reported ease of administration and level of satisfaction with FFELP administrative efforts—the more guarantors, the fewer the number of schools that reported satisfaction. In addition to receiving and disbursing funds, the tasks with the lowest proportions of satisfaction were counseling borrowers, processing loan applications, and keeping up with regulations—all activities supported by guarantee agencies.

Institutional Opinions Regarding Satisfaction with the Federal Family Education Loan Program

Respondents were asked to provide comments regarding their general satisfaction with the Federal Family Education Loan Program. Approximately 300 institutions responded to this optional question. The comments varied in nature, ranging from "I prefer the FFELP over the Direct Loan Program," to "Direct Lending offers an opportunity to escape a chaotic situation and deliver a better level of service to students." While cited by 15 percent or less of those responding to this question, the most frequently mentioned comments are summarized below:

- Satisfied with the Federal Family Education Loan Program.
- Would be more satisfied with the Federal Family Education Loan Program if the process was automated.
- Workload needs to be reduced and simplified.
- Competition from the Direct Loan Program has improved the Federal Family Education Loan Program.
- The Federal Family Education Loan Program would be more efficient if standard methods were used by all lenders and guarantors.

Other comments (mentioned by less than 5 percent of responding institutions) centered around the issues of:

- the need for improved customer service from the Department of Education;
- frustration in dealing with lenders and guarantors;
- the perceived high level of efficiency of the Direct Loan Program relative to FFELP; and
- the excessive regulations and bureaucracy associated with the Federal Family Education Loan Program.

Communications and Support from the Department of Education, Lenders and Guarantee Agencies

Question #'s 15a, 15b, 15d

> **Note whether you have received information/support from the Department of Education/your primary lender or its servicer/your primary guarantee agency or its servicer.**
>
> **Rate the timeliness and usefulness of the information/support using a scale of 1-5, with 1 being very timely/useful and 5 being not at all timely/useful.**

Services and Communications Received from the Department of Education

In general, the responding institutions were more satisfied with the usefulness of materials and support than with the timeliness of their receipt, as indicated by a lower average rating for usefulness than timeliness in three of the five categories. (Since an average rating of 1.0 represents the highest level of satisfaction, the lower the average ratings for timeliness and usefulness, the higher the levels of satisfaction.)

Forty-five percent of institutions indicated that they have received software (EDExpress) for administration or reporting functions from the Department of Education. Overall, these institutions seemed to be fairly satisfied with the timeliness and usefulness of the Department-provided software.

- The average rating for timeliness of software receipt was 2.1, with 39 percent of these institutions indicating that the software was received in a *very timely* manner (Table 3.5c, Volume Two).

- The average rating for usefulness of software was 2.1, with 42 percent of institutions indicating that the software is *very useful* (Table 3.5d, Volume Two).

Approximately two-thirds of the responding institutions indicated that they have called the Department for telephone support. Once again, these institutions were fairly satisfied with both the timeliness and usefulness of the telephone support.

- The average rating for timeliness of telephone support was 2.4, with 27 percent of responding institutions indicating that the telephone support was received in a *very timely* manner.

- The average rating for telephone support usefulness was 2.2, with 38 percent of institutions indicating that the telephone support was *very useful*.

Most of the institutions (95 percent) indicated that they had requested information on FFEL Program rules and regulations from the Department of Education.

- Institutions were less satisfied with the timeliness than with the usefulness of the information, giving the Department an average rating of 2.6 for timeliness.

- The schools gave the Department an average usefulness of 2.2, with 37 percent of responding institutions describing the information as *very useful*.

Typical comments from individual respondents included "Language in the regulations is cumbersome;" "Simplify [regulations] and use technology more effectively;" and "We received information too late to use it."

Staff at over three-fourths of the FFELP institutions (79 percent) attended Department-sponsored training. Overall, these institutions indicated that they were reasonably satisfied with both the timeliness and usefulness of the training as evidenced by an average rating of 2.2 for timeliness and 2.1 for usefulness. The most popular comment made by respondents was a request for more frequent training.

Sixty-one percent of institutions have received materials for counseling borrowers from the Department. These institutions were satisfied with the timeliness of the materials as indicated by an average rating of 2.1, with 36 percent of schools indicating that they were *very timely*. The schools gave the counseling materials an average usefulness rating of 2.1, the highest average rating of the group. About 42 percent of institutions indicated that the counseling materials were *very useful*.

The percentage of respondents reporting dissatisfaction with materials and/or training provided by the Department was relatively low. However, the largest group of institutions reported dissatisfaction with the timeliness of telephone support (8 percent) and information on rules and regulations (8 percent). In terms of the usefulness of Department-provided services, the dissatisfaction ratings ranged from 4 to 8 percent across the various types of materials and training.

Services and Communications Received from Lenders

In regard to the number of lenders institutions deal with on a regular basis, schools were most likely to have relationships with a small to moderate number of lenders. Over half, or about 56 percent, of responding institutions indicated that they deal with one to five lenders on a regular basis, while just 12 percent deal with more than 20 lenders on a regular basis. Not surprisingly, institutions reported that the primary lender handles a relatively large portion of their loan volume. About 31 percent of institutions reported that their primary lender handles over 80 percent of their loan volume, while only 7 percent of institutions reported that their primary lender handles less than 20 percent of their loan volume.

In terms of the timeliness and usefulness of information and support received from their primary lender:

- About 21 percent of the responding institutions indicated that they have received software for administration or reporting functions.

- These institutions were pleased with the timeliness and usefulness of the software, giving lenders a timeliness rating of 1.6 and a usefulness rating of 1.7 (Table 3.6a, Volume Two).

- On a percentage basis, 63 percent of institutions indicated that the software is *very timely* and 61 percent indicated that it is *very useful* (Table 3.6d, Volume Two).

Approximately 90 percent of institutions received telephone support from their primary lender.

- These institutions indicated that they were pleased with the timeliness and usefulness of the telephone support, giving their primary lender average ratings of 1.6 for timeliness and 1.6 for usefulness.

- Consistent with other services, 60 percent of institutions that received telephone support from their primary lender indicated that the support is *very timely*, and 64 percent indicated that it is *very useful*.

Overall, comments indicated that institutions applaud the availability and responsiveness of their lenders.

About two-thirds of the institutions received information on program rules and regulations from their primary lender. These institutions gave their primary lender an average rating of 1.7 for timeliness and 1.7 for usefulness. Identical ratings of 1.7 were also given for timeliness and usefulness of training sessions provided by primary lenders.

About 39 percent of responding institutions have participated in training sessions provided by their primary lender.

About three-fourths (74 percent) of institutions reported that they have used materials for counseling borrowers provided by their primary lenders. Counseling materials earned lenders their highest average ratings of 1.6 for timeliness and 1.6 for usefulness. Additionally, 64 percent of institutions indicated that the counseling materials were *very timely* and 66 percent indicated that they are *very useful*. One respondent commented that "videos and resource kits are excellent."

Services and Communications Received from Guarantee Agencies

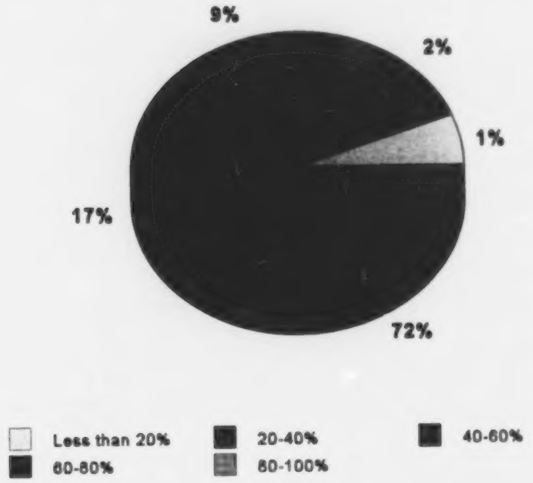
Institutions tended to deal with relatively fewer guarantee agencies than lenders. About 42 percent of responding institutions reported that they deal with only one guarantee agency and 40 percent of responding institutions deal with two or three guarantee agencies. Similar to primary lenders, the institutions' primary guarantee agency was likely to handle the majority of FFELs. As shown in Figure 7, about 72 percent of institutions reported that their primary guarantor handles more than 80 percent of their loan volume and an additional 17 percent of institutions reported that their primary guarantor handles 60 to 80 percent of their loan volume.

Overall, institutions appeared to be pleased with the information and support received from their primary guarantee agency. About 44 percent of the responding institutions specified that they have received software for administration or reporting functions.

- These institutions reported that they are pleased with the timeliness and usefulness of the software, giving guarantee agencies a 1.6 rating for both (Table 3.7a, Volume Two).

Figure 7

Percent of Loan Volume Handled by The Primary Guarantee Agency



- Further, 62 percent of institutions indicated that the software was *very timely* and 66 percent indicated that it is *very useful* (Table 3.7d, Volume Two).

A large percentage (93 percent) of responding institutions indicated that they have received telephone support from their primary guarantee agency, and are pleased with the support received. They indicated that the support received was timely through an average rating of 1.6 and useful through an average rating of 1.6. As for lenders, comments suggested that respondents applauded the availability and responsiveness of their primary guarantee agency.

As with telephone support, a large percentage of institutions receive information on FFEL Program rules and regulations from their primary guarantee agency, and are pleased with what they have received. The average rating for timeliness of information received from guarantee agencies was 1.7 and the average rating for usefulness was 1.6.

About 83 percent of institutions attended training sessions sponsored by their primary guarantee agency. These institutions were pleased with the sessions, with one respondent describing them as "very helpful and very applicable." Responding institutions gave their primary guarantee agency an average rating of 1.6 for timeliness and 1.7 for usefulness in this area.

Materials for counseling borrowers were sent to 87 percent of institutions by their primary guarantee agencies. Institutions appeared to be satisfied with these materials, as indicated by average ratings of 1.6 for timeliness and usefulness. Further, 62 percent of institutions rated the materials as *very timely*, and 65 percent found them *very useful*.

Comparisons of Services and Communications Received from the Department of Education, Lenders, and Guarantee Agencies

Several patterns emerged during the examination of the number of institutions receiving information and support from the Department of Education, lenders, and guarantee agencies, and the ratings given to each of these entities regarding the timeliness and usefulness of the information received. Institutions are more likely to receive software for administration or reporting functions, information on FFEL Program rules and regulations, and training from the Department of Education or from their primary guarantee agency than from their primary lender. The results also showed that schools are less likely to receive telephone support or counseling materials from the Department than from any other source.

Percent of Institutions Receiving Information or Support from Various Sources

	Department of Education	Primary Lender	Primary Guarantee Agency
Software for Administration or Reporting Functions	44%	21%	46%
Telephone Support	64%	87%	93%
Information on FFEL Program Rules and Regulations	95%	66%	94%
Training	79%	39%	83%
Materials for Counseling Borrowers	61%	74%	87%

Overall, institutions appeared to be more satisfied with the timeliness and usefulness of information and support received from primary lenders and guarantee agencies than information received from the Department of Education. Further, the average timeliness and usefulness rating for each information or support category was higher for the Department of Education than for lenders or for guarantee agencies. Since higher ratings indicate lower satisfaction levels, responding institutions were more satisfied, on average, with the timeliness and usefulness of information and support received from lenders and guarantee agencies than that received from the Department of Education. Department of Education's satisfaction ratings for timeliness ranged from 2.1 to 2.6, while those of lenders ranged from 1.6 to 1.7, and those of guarantee agencies ranged from 1.6 to 1.7. Likewise, the Department's satisfaction ratings for usefulness ranged from 2.1 to 2.2, while those of lenders ranged from 1.6 to 1.7 and those of guarantee agencies ranged from 1.6 to 1.7.

Average Timeliness Ratings by Type of Information or Support from Each Source			
	Department of Education	Primary Lender	Primary Guarantee Agency
Software for Administration or Reporting Functions	2.1	1.6	1.6
Telephone Support	2.4	1.6	1.6
Information on FFEL Program Rules and Regulations	2.6	1.7	1.7
Training	2.2	1.7	1.6
Materials for Counseling Borrowers	2.1	1.6	1.6

Average Usefulness Ratings by Type of Information or Support from Each Source			
	Department of Education	Primary Lender	Primary Guarantee Agency
Software for Administration or Reporting Functions	2.1	1.7	1.6
Telephone Support	2.2	1.6	1.6
Information on FFEL Program Rules and Regulations	2.2	1.7	1.6
Training	2.1	1.7	1.7
Materials for Counseling Borrowers	2.1	1.6	1.6

Changes in the Federal Family Education Program Since Introduction of the Direct Loan Program

Overall Institutional Satisfaction with the Federal Family Education Loan Program Prior to July 1994 vs. Current Satisfaction

Question #s 21-22

> **Overall, how satisfied were you with the FFEL Program prior to July 1994 when the Direct Loan Program was implemented? Currently, how satisfied are you with the FFEL Program? On a scale of 1 to 5, circle your level of satisfaction.**

Overall satisfaction with the Federal Family Education Loan Program was assessed both prior to implementation of the Direct Loan Program and for the current academic year.

As indicated earlier, approximately two-thirds of the FFEL schools were satisfied and 9 percent were dissatisfied with the program as it is currently operating. Roughly one-fourth of the institutions gave the program a neutral rating (Table 1.1a, Volume Two).

This compares with:

- 60 percent that were *satisfied*;
- 29 percent that were *neutral*; and
- 11 percent that were *dissatisfied*

with FFELP prior to introduction of the Direct Loan Program.

Responses were further examined to determine if there was a direct relationship between current and prior satisfaction with FFELP. The majority of institutions reported no change in satisfaction with the FFEL Program since the introduction of Direct Loans. Of those institutions indicating a change in satisfaction, the majority reported that they are more satisfied now than they were before. However, there did not appear to be great shifts in satisfaction levels, even among schools that thought the program had improved. Less than 10 percent of schools that were *very dissatisfied* with FFELP prior to July 1994 reported that they are currently satisfied with the program (Table 1.6, Volume Two).

General Perceptions of Change in the Federal Family Education Loan Program

Question #17

For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale: (1) = improved, (2) = the same, (3) = worsened, NA = not applicable:

- **student access to loans**
- **ease of loan program administration**
- **service from lenders/guarantee agencies**
- **service from servicers/collection agencies**
- **service from other third parties.**

Very few FFEL institutions reported that any of the program administration aspects had worsened since the introduction of the Direct Loan Program. Responses ranged from five percent for ease of loan program administration to one percent for service from third parties. A substantially higher percentage of institutions indicated that the program aspects had improved, with percentages ranging from 36 for service from banks and guarantee agencies, to 7 for service from third parties. However, the majority of respondents indicated that there had been no change along most of the listed dimensions. A large percentage of schools also noted that service from third parties was not applicable to their institution (Table 4.1, Volume Two).

Perceptions of Improvement in FFELP by Program Aspect

Aspect	Rating			
	Improved	No Change	Worsened	N/A
Student access	14%	55%	3%	28%
Ease of administration	19%	52%	5%	25%
Service from banks/guarantee agencies	36%	39%	3%	23%
Service from servicers/ collectors	21%	47%	3%	29%
Service from third parties	7%	29%	1%	63%

Respondents were asked what changes they had made to their administration to resolve specific problems. About 550 institutions provided answers related to the question. The most frequent comments related to streamlining processing, adding computer equipment and technical staff, and, in general, adding staff. About 4 percent said they have developed in-house data management systems.

Variations in Perceptions of FFELP Improvements by Institutional Characteristics

Institutions of all types and controls most frequently reported improvement in service from banks and guarantee agencies. This ranged from more than 50 percent of 4-year institutions to 22 percent of proprietary institutions (Table 4.1a, Volume Two). Four-year institutions also indicated improvement in ease of administration more frequently than 2-year or proprietary institutions.

There was a trend in responding that services from banks and guarantee agencies have improved—schools with higher loan volumes more frequently reported improvement in this category. Fewer than half of the institutions with loan volumes less than $5 million noted improvement in services from banks and guarantee agencies. The percent of schools reporting improvement was 26 for schools with loan volumes of $1 million or less and 47 for those with loan volumes between $1 and $5 million. More than half of the schools with loan volumes exceeding $5 million indicated improvement, with the highest percentage reported by institutions with loan volumes between $10 and $20 million (65 percent).

Use of EFT for FFEL administration seemed to make a difference in institutional perception of improvement in the program since 1994. More than half of respondents using EFT note improvement in services from banks and guarantee agencies compared to 32 percent of those who did not use EFT. Similarly, ease of administration and service from loan servicers was reported to have improved by 35 percent and 33 percent, respectively, of those with EFT, compared to 15 and 18 percent, respectively, of those who do not use EFT.

Similar trends to those noted for EFT usage were indicated for usage of EDExpress to process loans, although somewhat less pronounced. Service from banks and guarantee agencies was said to have improved by 44 percent of those using EDExpress, but only by 30 percent of those who do not use EDExpress. Loan program administration was said to have improved by 22 percent of EDExpress users compared to 16 percent of nonusers. Thus, the use of technology and "tailored" software appeared to improve respondents' perceptions of "services provided" and "ease of administration."

Interestingly, the more lenders that were involved in a school's administration of the loan program, the more likely respondents were to note improvement in service from lenders and guarantee agencies. These responses ranged from 18 percent of those dealing with one to two lenders, to 58 percent of those dealing over 20 lenders. A similar trend was found in the frequency of responses indicating that ease of administration has improved, but with less variation. These responses range from 13 percent of those dealing with one to two lenders, to 25 percent of those dealing with over 20 lenders. Perhaps these findings can be explained by the fact that the larger the institution, the more likely it is to have a high loan volume to attract students from many geographic locations and to rely on mainframe processing. All of these factors, which have been associated with a higher level of satisfaction from banks and guarantee agencies, tended also to correspond with involvement by a larger number of lenders and guarantee agencies. The findings were similar for schools dealing with more than five guarantee agencies compared to those dealing with only one agency.

Institutional status of participation in the Direct Loan Program showed fairly consistent results relative to reports of changes in the FFEL Program. For example, both institutions that planned to participate in the Direct Loan Program and those that indicated they do not plan to apply cited improvements in service from banks and guarantee agencies with the greatest frequency among the program aspects.

Respondents who provided comments about their answers tended most frequently to note the positive aspects of the competition introduced by the Direct Loan Program. Some of their comments included: "Competition has improved the FFEL Program." "Seems Direct Loan has stirred up the guarantors." "They're not the only game in town. Banks have a shorter turnaround time now." "Banks and guarantee agencies have improved due to competition threat." Other commenters noted that students are more confused now than ever. Some of these comments included: "Very confusing to students and family." "Didn't need one more loan program to confuse students." A number of other respondents noted that their jobs have been made easier through electronic processing.

General Changes in Financial Aid Resources for Administering the Federal Family Education Loan Program

Question #18

Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if increases or decreases have recently occurred or will occur. This question refers only to changes that are a direct result of changes in the FFEL Program and that occurred or were budgeted to occur in the 93/94 or 94/95 federal award year:

- **total number of staff positions related to financial aid (temporary or permanent)**
- **number of staff positions in accounting and business office**
- **number of staff utilized for technical support**
- **number of hours current staff work**
- **equipment/computers**
- **supplies (postage, copying, etc.)**
- **funds for training**
- **funds for staff travel**
- **develop/modify computer programming procedures.**

The majority of respondents indicated that there is no change in the level of resources required to administer this program in the current academic year, with percentages ranging from 87 for staff in business and accounting areas to 50 for computer programming (Table 4.2, Volume Two). Significant increases in resources were noted by more than 10 percent of respondents in the following areas:

- 16 percent for computer programming;
- 14 percent for equipment/computers; and
- 12 percent for hours required by existing staff.

Small increases were most frequently reported for: computer programming (31 percent), equipment/computers (30 percent), supplies (28 percent), and hours required for existing staff (25 percent). Significant decreases in resources are reported by less than 3 percent and small decreases by less than 5 percent of respondents for any category.

Changes in Financial Aid Resources by Institutional Characteristics

The variations in reported resource changes were not substantial by type and control of institution. Four-year public institutions were slightly more likely than others to report significant increases in resources, chiefly in computer programming, existing staff hours, equipment/computers and supplies (ranging from 17 percent to 23 percent). They were also slightly more likely to report significant decreases (but less than 5 percent for any given category). All but the 2-year public institutions most frequently reported significant resource increases in computer programming and equipment/computers. The 2-year public schools more frequently reported significant resource increases in hours required by existing staff. Of all types and controls, the 2-year institutions most often reported no major changes in resources, however (Table 4.2a, Volume Two).

As expected, the higher an institution's loan volume, the more likely it was to report significant increases in computer programming resources. This category of resources is also reported to have incurred significant increases more frequently than any other across all levels of loan volume.

Schools with combination mainframe/PC systems tended to report significant increases in computer programming and equipment/computers more often than schools using other types of computer or manual systems. Because we do not know when major computer system changes may have occurred, it is difficult to assess whether many of these schools have recently upgraded their processing capabilities.

As the number of lenders and guarantee agencies involved in a school's administration of the loan program increases, so do the reports of significant increases in resources expended for administration. The resource categories most frequently requiring significant increases include computer programming, equipment/computers and hours expended by existing staff. For most schools, computer programming looms as the category most often requiring significant increase in resources, ranging from 10 percent of schools using one to two lenders to 25 percent of schools using more than 20 lenders. The trends are the same for number of guarantee agencies involved in administering the school's financial aid program.

Only 44 respondents offered comments to explain their responses to this question. The most frequent comments relate to the need to improve electronic processing. Several others commented on the increase in loan volume causing extra workload and an increase in paperwork.

Federal Family Education Loan and Direct Loan Programs: Decision Factors and Information Sources

Factors Affecting the Decision to Participate in the Federal Family Education Loan Program

Question #26

Please check up to three of the most important reasons [listed below] why your institution is currently participating in the FFEL Program.

- **Familiar with administration of the FFEL Program**
- **Able to serve borrowers well through FFEL**
- **Maintain relationship with lenders or guarantee agencies**
- **Did not want to join Direct Loan during its first year of operation**
- **FFEL Program appears simpler to administer than Direct Loan**
- **FFEL Program loan processing is not responsibility of Financial Aid Office**
- **Want to continue to offer students a choice of loan sources;**
- **Do not want to originate loans**
- **Key administrators at the institution support FFEL Program**
- **Important to external supporters of FFEL Program (e.g., Board, funders, etc.)**

Service to borrowers and familiarity with the Federal Family Education Loan Program were most frequently specified by institutions as the major reasons for current participation in the Federal Family Education Loan Program, with 67 percent and 46 percent of respondents (respectively) indicating these factors (Figure 8; Table 6.1, Volume Two). The percentage of responses in the remaining categories ranged from 33 percent for *do not want to originate loans* to 3 percent for *important to external supporters.*

For the various types on institutions, the ability to serve borrowers better remains the most prominent factor affecting the decision to participate in the Federal Family Education Loan Program. However, some variation by loan volume is indicated for *familiarity with the administration of the FFEL Program*, which appeared to be less important for schools with large loan volumes than for those with smaller loan volumes.

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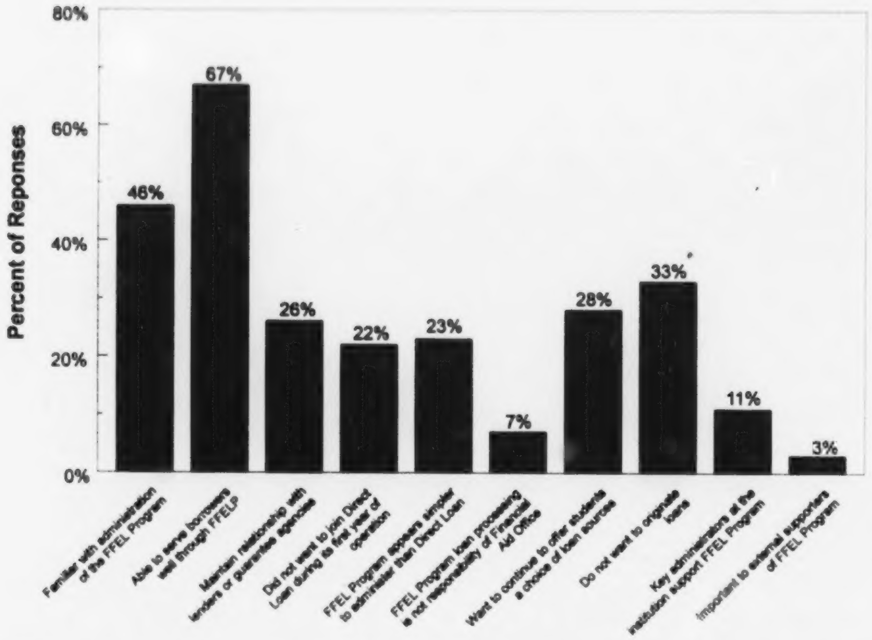
Figure 8

Most Important Factors Affecting the Decision to Participate in the Federal Family Education Loan Program



There is also variation by institutional type and control for the response option *do not want to originate loans.* Loan origination responsibility appears to be least important for 4-year public and proprietary institutions.

Sources and Impact of Direct Loan Program Information

Question #27

Did you receive information regarding the Direct Loan Program from any of the following sources [listed below]? If so, did these sources impact your institution's decision regarding applying to the Direct Loan Program?

- **Department of Education**
- **Postsecondary education associations (NASFAA, CCA, etc.)**
- **Accrediting agency**
- **Lender or guarantee agency**
- **Loan servicing/collection agency**
- **Privately contracted servicing agency**
- **General media (newspapers, television, etc.)**
- **Friends or colleagues in student financial aid**

- Information received from financial aid colleagues had the least impact on:
  - two-year private and proprietary schools;
  - schools that use a contracted servicer for electronic processing; and
  - schools with all manual processing.
- The impact of information received from the Department of Education is considerably higher (75 percent) for Year 2 Direct Loan schools than for any other key institutional types.

FFEL Institutions' Opinions Regarding the Direct Loan Program

Question #28

Please indicate your opinion about each of the following statements [listed below] regarding the Direct Loan Program, using the following scale:

1=Strongly agree
2=Somewhat agree
3=No opinion
4=Somewhat disagree
5=Strongly disagree

- **It appears relatively easy to set up the Direct Loan Program at an institution.**
- **It appears relatively difficult to administer the Direct Loan Program on a daily basis.**
- **It appears that the Direct Loan Program may reduce staff time.**
- **It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program.**

The FFEL Program institutions were asked their opinions regarding implementation and administration activities associated with the Direct Loan Program.

Institutions tended to perceive the Direct Loan Program as somewhat difficult to start up, but were most likely to have no opinion regarding the difficulty of administration. Schools also

Virtually all (97 percent) of the responding institutions reported receiving information regarding the Direct Loan Program from the Department of Education (Table 6.2, Volume Two). Other major information sources included:

- postsecondary education associations (NASFAA, CCA, etc.) (79 percent);
- lender or guarantee agency (71 percent);
- general media (newspapers, television, etc.) (62 percent); and
- friends or colleagues in student financial aid (76 percent).

No substantial differences in information sources were found by institutional characteristics.

Information received from the Department of Education and from financial aid colleagues appears to have the greatest impact on institutions' decisions regarding the Direct Loan Program. Nearly half of the institutions that received information from these sources indicated that the information affected their decision regarding participation in the Direct Loan Program (Table 6.2a, Volume Two).

There was some variation in the level of impact of information by school characteristics:

- Information received from the Department of Education had the least impact on:

    - two-year (public and private) and 4-year private schools;
    - institutions with a mainframe only computer system;
    - schools that use a contracted servicer for electronic processing;
    - schools for which the Direct Loan application was rejected;
    - those not planning to apply for Direct Lending; and
    - those with all manual processing.

indicated that implementation of the Direct Loan Program would not reduce staff time. Relative to the other statements, the highest percentage of the respondents (37 percent) strongly agreed with the statement, "It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program."

Overall Comments Regarding the Federal Family Education Loan Program

Responding schools provided diverse comments and advice for ED. The majority, however, can be grouped into three areas—successful methods for resolving difficulties, improvements needed in FFELP and Direct Loan implementation issues.

Successful Methods for Resolving Difficulties

Institutions were asked how they have successfully resolved any specific difficulties encountered in the administration of the FFEL Program. About 44 percent of institutions indicated that they have successfully resolved problems through direct contact with their lender or guarantee agency. Likewise, 5 percent of institutions have resolved problems through contacting the Department of Education, and 4 percent through contact with other financial aid administrators and colleagues other than lenders, guarantee agencies, and the Department. About 10 percent of institutions have successfully resolved problems by implementing Electronic Funds Transfer or some form of electronic processing, and about 3 percent of institutions see their impending transition to Direct Lending as an effort to resolve problems with FFELP.

Suggested FFELP Changes

With varying levels of specificity, the schools suggest a simplification of FFELP regulations and procedures. Respondents are divided regarding issues such as treating all schools and students equally versus various proposals for separating schools on the bases of size or administrative quality measures. Some institutions stated that high quality should exempt schools from various regulatory requirements, such as multiple disbursements and the 30-day disbursement delay for first-time borrowers.

In addition, schools expressed concern over rising student debt and their need to have more control over the loan process.

Institutional comments also focused on the area of improved customer service to schools from ED, with a few schools specifically comparing ED's service and support efforts for the Direct Loan Program to those for FFELP.

Comments Regarding Direct Loan Program Implementation

Responding schools are almost equally divided in their desire for ED to either mandate a single loan program or continue to allow schools to choose between the two programs.

Of those respondents specifically addressing Direct Lending issues, the areas of most frequent concern are:

- ED's ability to continue to provide a high level of support as the number of Direct Loan participants increases;
- the potential effects of congressional budget cuts on the Direct Loan Program's viability; and
- the future quality of servicing Direct Loans.

Institutional Preferences and Comments Regarding the Survey

Respondents were asked to indicate their preferences regarding the timing and magnitude of future institutional surveys. Approximately three-fourths (74 percent) of the schools indicated that they would prefer a single large survey, conducted annually. Only 26 percent of the responding institutions expressed an interest in two separate surveys (i.e., one primary survey and one condensed customer satisfaction survey, conducted 6 months apart from each other).

Some institutions offered opinions about the timing of this survey, suggesting that late fall or early spring might have been more convenient. Other comments pertained to the length of the questionnaire, which may possibly have been a function of the timing of the survey.

In terms of the questionnaire format and content, respondents frequently indicated that the survey instrument contained relevant questions, and was easy to complete without the need for major research. Typical comments include, ". . . Good, pertinent questions," and "Macro must have consulted some practical financial aid officers for questions."

In addition to the paper survey, respondents were offered the choice of survey completion over the Internet. Comments from the Internet respondents were generally very favorable. Responding schools often commented on the convenience, efficiency and excitement of survey completion via Internet. However, several respondents suggested modification of the system to allow periodic review of survey responses.

Questionnaire and Item Responses

Guide to Interpreting Survey Responses

The Appendix contains the survey questionnaire with the item responses. For each survey question, the percentage of respondents who answered each possible response category is indicated. For example, if the question contains two possible response options, "yes" and "no", the percentage who responded "yes" to this item and the percentage who responded "no" are both shown.

The letter "W" corresponds to weighted responses, and the letters "UW" to unweighted responses. The tables in Volume Two contain the weighted data and these are the data that are summarized in Volume One. Unweighted data uses the total number of institutions in the FFEL sample as the denominator. Weighted data, on the other hand, uses the total number of FFEL institutions in the sample frame as the denominator. The latter data are considered to be more representative of the population.

Survey of
Institutions Participating in the
Federal Family Education Loan Program

Conducted by Macro International Inc.
Under Contract to the U.S. Department of Education
Contract No. EA93085001

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705

April 12, 1995

OMB Clearance # 1875-0012
Expires September 30, 1995

Survey of Institutions Participating in the Federal Family Education Loan Program

Introduction

The U.S. Department of Education (ED) is currently administering two postsecondary loan programs for students - the Federal Family Education Loan Program (FFELP) and the Federal Direct Student Loan Program (FDSLP). ED has contracted Macro International Inc. to conduct an evaluation of these loan programs. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the FFEL Program. This information will be used to help ED better understand the two programs from the viewpoint of the institutions, as well as improve them in future years.

Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey.

Some of the survey questions may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation.

If your institution is a Year 2 Direct Loan school, you may be selected as part of our sample for next year's Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Education Loan Program.

Our Thanks

We know how busy Financial Aid staff are and we are grateful for your cooperation. Please contact Sadie Bennett at (800) 292-4460 with any questions or comments regarding the survey.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage paid envelope or respond via Internet by April 28, 1995.

Please return this survey to:

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705
ATTN: Sadie Bennett

Phone: (301) 572-0200
Toll Free: (800) 292-4460
Fax: (301) 572-0999

Identifying Information

[Institutional Label]

Is the information on the above label correct? If not, please change any incorrect information.

In the spaces provided below, enter your name, title, telephone number, and the date on which you completed this questionnaire.

Name of Person Completing Form ______________________________

Title ______________________________

Telephone Number ______________________________

Date ______________________________

Confidentiality

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented in aggregate form.

About This Survey

As part of its commitment to continual improvement and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding their experiences in administering their respective programs as part of this effort. This survey covers your experiences with the FFEL Program and your perceptions of the services received. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 7). Again, **thank you for your time and cooperation**.

Section 1 - Background Information

1. Which of the following best characterizes the structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)

   ☐ The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution. *W=66.3% UW=64.9%*

   ☐ Each campus, branch, or school within the institution is served by a separate Financial Aid Office. *W=12.7% UW=13.9%*

   ☐ All campuses, branches, or schools within the institution are served by a single Financial Aid Office. *W=17.7% UW=17.9%*

   ☐ Other (Specify) ______________________________ *W=3.3% UW=3.3%*

2. Does your institution use Electronic Funds Transfer (EFT) to administer the FFEL Program?

   ☐ Yes ➨ What percent of loans are processed through EFT? ________% *W=17.5% UW=22.6%* (Mean) *W=61.5% UW=67.0%*

   ☐ No *W=82.5% UW=77.4%*

3. Does your institution use EDExpress software for the administration of Pell Grant funds?

   ☐ Yes *W=43.0% UW=46.9%*

   ☐ No *W=57.0% UW=53.1%*

4. What type of computer system does your institution use when administering student financial aid?

   ☐ Utilize only mainframe system *W=5.6% UW=8.3%*

   ☐ Utilize both mainframe and personal computers *W=38.0% UW=48.6%*

   ☐ Utilize only personal computers *W=30.9% UW=24.1%*

   ☐ Use a contracted servicer to process electronically *W=11.1% UW=6.5%*

   ☐ No computer system is used; all manual processing *W=10.1% UW=8.7%*

   ☐ Other (Specify) *W=4.3% UW=3.8%*

5. Are you currently participating or do you plan to participate in the National Student Loan Clearinghouse?

   ☐ Yes, we are currently participating *W=6.7% UW=8.9%*

   ☐ Yes, we plan to participate within the next year *W=42.8% UW=45.1%*

   ☐ No *W=50.5% UW=46.0%*

6. How many loans did you certify during the last Federal award year (93/94)?

   ________ loans (Mean) *W=905.1 UW=1500.2*

7. Based on your experience with the administration of FFEL loans to date, do you expect a significant change in the number of loans certified during the 94/95 Federal award year?

☐ Yes ➨ ________% increase from 93/94 or ________% decrease from 93/94

(Mean) *W=28.4% UW=25.0%* (Mean) *W=36.8% UW=33.0%*

W=40.8% UW=45.4%

☐ No *W=59.2% UW=54.6%*

Section 2 - Administration of the FFEL Program

(Administering the Program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

8. How would you characterize the level of work or staff effort needed to **administer** this Program on a day-to-day basis? (Check only one. If you are using EFT and manual processing, please take both into account when answering.)

   ☐ Very easy to administer *W=6.8% UW=5.5%*
   ☐ Relatively easy to administer, with a few areas that require a high level of effort *W=23.5% UW=22.3%*
   ☐ A moderate amount of effort is required overall *W=37.3% UW=35.2%*
   ☐ Relatively labor intensive to administer, with many areas that require a high level of effort *W=26.1% UW=29.2%*
   ☐ Very labor intensive to administer *W=6.4% UW=7.9%*

9. Which of the following **other departments** (or staff outside the Financial Aid Office) have functions or tasks that support the administration of student financial aid and the Federal Family Education Loan Program? **Please use the following scale to indicate the level of involvement for each department. (Circle only one code for each department.)**

   1 = No involvement with student financial aid
   2 = A few functions or tasks that support administering aid
   3 = Extensive or significant functions or tasks that support administering aid
   NA = Not applicable, department does not exist at this institution

Department	Level of Involvement			
Accounting Office	1 W=12.1% UW=13.8%	2 W=43.1% UW=44.0%	3 W=21.4% UW=22.1%	NA W=23.4% UW=20.1%
Business/Bursars Office or Student Accounts	1 W=5.0% UW=3.9%	2 W=35.3% UW=34.6%	3 W=47.5% UW=53.1%	NA W=12.2% UW=8.4%
Computer Services	1 W=16.8% UW=17.0%	2 W=31.4% UW=34.2%	3 W=26.8% UW=31.4%	NA W=25.1% UW=17.5%
Admissions	1 W=38.7% UW=41.3%	2 W=40.2% UW=41.6%	3 W=9.5% UW=7.6%	NA W=11.6% UW=9.5%
Registrar's Office	1 W=15.9% UW=16.0%	2 W=54.4% UW=58.8%	3 W=14.1% UW=14.3%	NA W=15.6% UW=10.9%
Other (Specify)	1 W=6.3 % UW=24.3%	2 W=5.7% UW=18.8%	3 W=3.6% UW=10.9%	NA W=84.3% UW=46.0%

10. In terms of the amount of staff and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program. (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Federal Family Education Loan Program.)

Activity	**Very Satisfied**	**Somewhat Satisfied**	**Somewhat Dissatisfied**	**Very Dissatisfied**	**NA**
Keeping up with regulations	1 W=17.0% UW=14.9%	2 W=42.9% UW=42.3%	3 W=23.5% UW=25.7%	4 W=16.2% UW=16.7%	NA W=0.4% UW=0.5%
Answering general questions about loans and financial aid	1 W=42.2% UW=40.1%	2 W=47.8% UW=48.6%	3 W=7.8% UW=9.2%	4 W=1.4% UW=1.6%	NA W=0.9% UW=0.6%
Counseling borrowers while in school	1 W=43.8% UW=39.8%	2 W=44.1% UW=46.4%	3 W=8.5% UW=10.5%	4 W=2.4% UW=2.4%	NA W=1.2% UW=0.8%
Helping students with loans after they have left school	1 W=22.9% UW=19.5%	2 W=45.1% UW=46.6%	3 W=18.7% UW=20.3%	4 W=5.9% UW=6.0%	NA W=7.3% UW=7.4%
Processing of loan applications	1 W=44.4% UW=40.8%	2 W=41.2% UW=42.6%	3 W=10.7% UW=12.2%	4 W=2.7% UW=3.8%	NA W=0.8% UW=0.6%
Receipt of loan funds	1 W=45.1% UW=40.8%	2 W=41.0% UW=42.8%	3 W=9.7% UW=11.6%	4 W=5.9% UW=6.0%	NA W=1.7% UW=1.4%
Disbursement of loan funds (including preparing loan checks and getting students to sign)	1 W=36.2% UW=31.3%	2 W=44.2% UW=44.6%	3 W=12.9% UW=15.9%	4 W=3.5% UW=4.7%	NA W=3.3% UW=3.5%
Refunding excess loan funds to students	1 W=29.2% UW=26.2%	2 W=44.7% UW=46.0%	3 W=13.0% UW=14.1%	4 W=4.1% UW=4.7%	NA W=9.0% UW=8.9%
Financial monitoring and reporting	1 W=24.2% UW=22.1%	2 W=54.0% UW=55.3%	3 W=15.4% UW=16.6%	4 W=4.5% UW=4.1%	NA W=1.8% UW=2.0%
Recordkeeping and reporting of student information (includes SSCR and financial aid transcripts)	1 W=26.0% UW=21.9%	2 W=45.1% UW=45.5%	3 W=20.0% UW=22.5%	4 W=7.0% UW=8.3%	NA W=2.0% UW=1.8%
Other (Specify)	1 W=13.9% UW=3.3%	2 W=5.7% UW=1.1%	3 W=6.45 UW=1.1%	4 W=11.2% UW=2.3%	NA W=62.5% UW=13.2%

11. If you indicated that you are dissatisfied with any of the above activities, please specify the factors that contributed to your dissatisfaction with those activities. What can be done/what methods have you used to resolve the situation?

12. Please estimate the number of minutes or hours of **total staff time** it takes to process a Stafford loan, from the time the student is awarded a loan to the point where all funds are disbursed to the student and/or their account. Do not include PLUS loans in this estimate; only Stafford loans. Staff time refers to the **total number of minutes required by all staff** members at your institution to process that loan, regardless of their department or the elapsed time between activities. **(Please indicate the amount of time required and the percent of loans requiring that amount of time in each of the following: best, average, and worst case situations.)**

When providing estimates, **please think strictly in terms of the following administrative functions:**

Processing of loan application/creation of origination record;
Request and receipt of loan funds by institution;
Enrollment verification; and
Disbursement of loan funds to student.

(Means)

Best Case/Average/Worst Case Scenario	**Time required to process loan**	**Percent of total Stafford loans requiring this amount of time**
Best case/no exceptions or problems	W=30.4 UW=28.4_____minutes W=8.6 UW=9.8 or _____hours	W=47.0 UW=47.3 _____% take this amount of time
Average total time	W=40.1 UW=37.4_____minutes W=9.8 UW=10.6 or _____hours	W=45.4 UW=44.0 _____% take this amount of time
Worst case/many exceptions or problems	W=57.0 UW-52.7_____minutes W=10.9 UW=12.0 or _____hours	W=14.3 UW=13.9 _____% take this amount of time

For EFT processing (If applicable)	**Time required to process loan**	**Percent of total Stafford loans requiring this amount of time**
Best case/no exceptions or problems	W=15.4 UW=13.5_____minutes W=3.0 UW=4.2 or _____ hours	W=52.4 UW=53.1 _____% take this amount of time
Average total time	W=21.1 UW=18.7_____minutes W=4.5 UW=6.2 or _____ hours	W=38.8 UW=38.4 _____% take this amount of time
Worst case/many exceptions or problems	W=26.3 UW=24.1_____minutes W=7.5 UW=9.6 or _____ hours	W=10.1 UW=10.5 _____% take this amount of time

13. How many lenders do you deal with on a regular basis in the FFEL Program?

- ☐ 1-2 lenders *W=25.3% UW=15.8%*
- ☐ 3-5 lenders *W=30.2% UW=30.0%*
- ☐ 6-10 lenders *W=23.3% UW=27.0%*
- ☐ 11-20 lenders *W=8.9% UW=11.0%*
- ☐ More than 20 lenders *W=12.2% UW=16.2%*

14. How many guarantee agencies do you deal with on a regular basis in the FFEL Program?

- ☐ 1 guarantee agency *W=41.7% UW=34.0%*
- ☐ 2-3 guarantee agencies *W=39.9% UW=42.5%*
- ☐ 4-5 guarantee agencies *W=9.3% UW=11.8%*
- ☐ More than 5 guarantee agencies *W=9.0% UW=11.7%*

15. The following three questions ask about services received from the Department of Education, guarantee agencies, and lenders.

15a. In the appropriate column:

a. Note whether you have received information/support from the **Department of Education.**

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

d. Please write in any additional comments you may have.

Materials/Training	**(a) Received? Y = Yes N = No**	**(b) Rate timeliness (1-5 or NA) (Mean)**	**(c) Rate usefulness (1-5 or NA) (Mean)**	**(d) Comments**
Software for administration or reporting functions	W=Y=44.8% UW=Y=44.4% W=N=55.2% UW=N=55.6%	W=2.1 UW=2.1	W=2.1 UW=2.1	
Telephone support	W=Y=64.3% UW=Y=64.3% W=N=35.7% UW=N=35.7%	W=2.4 UW=2.5	W=2.2 UW=2.2	
Information on FFEL Program rules/regulations	W=Y=94.4% UW=Y=95.2% W=N=5.6% UW=N=4.8%	W=2.6 UW=2.6	W=2.1 UW=2.2	
Training sessions	W=Y=79.1% UW=Y=80.1% W=N=21.9% UW=N=19.9%	W=2.2 UW=2.3	W=2.1 UW=2.1	
Materials for counseling borrowers	W=Y=60.7% UW=Y=59.3% W=N=39.3% UW=N=40.7%	W=2.1 UW=2.1	W=2.0 UW=2.1	
Other (Specify)	W=Y=21.0% UW=Y=23.3% W=N=79.0% UW=N=76.7%	W=1.8 UW=1.8	W=1.5 UW=1.6	

15b. In the appropriate column:

a. Note whether you have received information/support from **your primary lender or its servicer.**

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA) (Mean)	(c) Rate usefulness (1-5 or NA) (Mean)	(d) Comments
Software for administration or reporting functions	W=Y=21.2% UW=Y=23.7% W=N=78.8%. UW=N=76.3%	W=1.6 UW=1.6	W=1.7 UW=1.7	
Telephone support	W=Y=86.5% UW=Y=88.0% W=N=13.5% UW=N=12.0%	W=1.6 UW=1.6	W=1.6 UW=1.6	
Information on FFEL Program rules/regulations	W=Y=65.5% UW=Y=68.5% W=N=34.5% UW=N=31.5%	W=1.7 UW=1.7	W=1.7 UW=1.7	
Training sessions	W=Y=38.5% UW=Y=40.5% W=N=61.5% UW=N=59.5%	W=1.7 UW=1.7	W=1.7 UW=1.7	
Materials for counseling borrowers	W=Y=74.3% UW=Y=78.8% W=N=25.7% UW=N=21.2%	W=1.6 UW=1.5	W=1.6 UW=1.5	
Other (Specify)	W=Y=19.5% UW=Y=22.3% W=N=80.5% UW=N=77.7%	W=1.3 UW=1.3	W=1.3 UW=1.3	

15c. What percent of your loan volume is handled by your primary lender?

_______ % (Mean) *W=62.2% UW=57.9%*

15d. In the appropriate column:

a. Note whether you have received information/support from **your primary guarantee agency or its servicer.**

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with being very timely and 5 being not at all timely.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

d. Please write in any additional comments you may have.

Materials/Training	(a) Received? Y = Yes N = No	(b) Rate timeliness (1-5 or NA) (Mean)	(c) Rate usefulness (1-5 or NA) (Mean)	(d) Comments
Software for administration or reporting functions	W=Y=45.4% UW=Y=52.7% W=N=54.6% UW=N=47.3%	W=1.6 W=1.6	W=1.6 UW=1.6	
Telephone support	W=Y=93.3% UW=Y=93.9% W=N=6.7% UW=N=6.1%	W=1.6 UW=1.6	W=1.6 UW=1.5	
Information on FFEL Programn rules/regulations	W=Y=93.6% UW=Y=94.7% W=N=6.4% UW=N=5.3%	W=1.7 UW=1.7	W=1.6 UW=1.6	
Training sessions	W=Y=83.1% UW=Y=86.1% W=N=16.9% UW=N=13.9%	W=1.6 UW=1.6	W=1.7 UW=1.6	
Materials for counseling borrowers	W=Y=86.5% UW=Y=87.2% W=N=13.5% UW=N=13.8%	W=1.6 UW=1.6	W=1.6 UW=1.6	
Other (Specify)	W=Y=19.8% UW=Y=21.5% W=N=80.1% UW=N=78.5%	W=1.6 UW=1.5	W=1.7 UW=1.5	

15e. What percent of your loan volume is handled by your primary guarantee agency?

________% (Mean) *W=86.9% UW=84.9%*

16. What additional comments do you have about the current structure and administration of the FFEL Program? (This question is optional.)

Section 3 - Changes Over Time

17. For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale:

1 = Improved the situation or aspect
2 = The same, no changes
3 = Worsened the situation or aspect
NA = Not applicable

	Rating	Comments			
		1	2	3	4
Student access to loans	1 2 3 NA	W=14.0% UW=14.6%	W=54.7% UW=58.2%	W=3.0% UW=2.4%	W=28.3% UW=24.7%
Ease of administration of FFEL Program	1 2 3 NA	W=18.8% UW=22.2%	W=51.4% UW=51.4%	W=4.7% UW=5.1%	W=25.2% UW=21.2%
Service from banks/guarantee agencies	1 2 3 NA	W=35.8% UW=41.6%	W=38.6% UW=36.0%	W=2.5% UW=3.0%	W=23.1% UW=19.4%
Service from loan servicers/collection agencies	1 2 3 NA	W=20.7% UW=23.7%	W=47.2% UW=47.7%	W=2.9% UW=2.8%	W=29.3% UW=25.8%
Service from your third party or privately contracted services	1 2 3 NA	W=6.8% UW=7.6%	W=28.9% UW=28.0%	W=1.2% UW=1.1%	W=63.2% UW=63.1%

18. Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if **increases or decreases** have recently occurred or will occur. This question refers **only** to changes that are a direct result of changes in the FFEL Program and that occurred or were budgeted to occur in the 93/94 or 94/95 Federal award year. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

Resource	**Level of Change**				
Number of staff postions related to financial aid (temporary or permanent)	1 W=1.7% UW=1.7%	2 W=3.4% UW=3.0%	3 W=74.6% UW=74.3%	4 W=16.0% UW=16.6%	5 W=4.3% UW=4.4%
Number of staff positions in accounting or business office	W=1.1% UW=1.1%	W=2.9% UW=2.7%	W=86.6% UW=87.0%	W=8.1% UW=8.1%	W=1.3% UW=1.1%
Number of staff utilized for technical support	W=1.3% UW=1.3%	W=2.2% UW=1.9%	W=82.8% UW=80.8%	W=11.6% UW=13.7%	W=2.1% UW-2.3%
Number of hours current staff work	W=1.6% UW=1.5%	W=3.7% UW=4.0%	W=57.0% UW=56.4%	W=25.4% UW=25.4%	W=12.3% UW=12.7%
Equipment/Computers	W=0.9% UW=0.9%	W=1.8% UW=1.6%	W=53.3% UW=50.0%	W=30.3% UW=32.8%	W=13.7% UW=14.8%
Supplies (postage, copying, etc.)	W=1.5% UW=1.6%	W=3.4% UW=3.6%	W=57.2% UW=55.4%	W=27.6% UW=27.8%	W=10.3% UW=11.5%
Funds for training	W=2.5% UW=2.3%	W=3.6% UW=3.4%	W=71.9% UW=74.2%	W=16.4% UW=15.1%	W=5.5% UW=5.0%
Funds for staff travel	W=2.9% UW=3.0%	W=4.5% UW=4.9%	W=69.9% UW=70.6%	W=17.9% UW=17.1%	W=4.8% UW=4.4%
Develop/modify computer program/procedures	W=1.5% UW=1.3%	W=1.7% UW=1.9%	W=50.1% UW=45.5%	W=31.1% UW=34.4%	W=15.7% UW=16.8%
Other (Specify)__________	W=25.1% UW=3.2%	W=1.9% UW=0.2%	W=36.5% UW=5.3%	W=3.9% UW=0.3%	W=12.5% UW=1.6%

19. What changes have you made to your administration to resolve specific problems? What other comments do you have on changes in the FFEL Program? (This question is optional.)

Section 4 - Satisfaction with the FFEL Program

20. Please rate how satisfied you are with each aspect of the FFEL Program in the table below using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied, or NA for Not Applicable.

Aspect of Program	Rate Satisfaction (1-5 or NA) Mean	Comments
Timeliness of receipt of loan funds under EFT processing	W=1.4 UW=1.5	
Timeliness of receipt of loan funds under manual processing	W=2.1 UW=2.3	
Workload to counsel borrowers	W=2.6 UW=2.7	
Relationship with primary lenders	W=1.7 UW=1.7	
Relationship with primary guarantors	W=1.7 UW=1.7	
ED's responsiveness to reported problems or difficuties in the FFEL Program	W=2.8 UW=2.8	
ED's handling of special cases or exceptions when reporting problems or difficulties	W=3.1 UW=3.5	
Other (Specify)	W=2.4 UW=2.3	

21. Overall, how satisfied **were** you with the FFEL Program prior to July 1994 when the Direct Loan Program was implemented? On a scale of 1-5, please circle your level of satisfaction.

very satisfied **1.....2.....3.....4.....5** **very dissatisfied** (Mean) *W=2.3 UW=2.4*

22. Currently, how satisfied **are** you with the FFEL Program? On a scale of 1-5, please circle your level of satisfaction.

very satisfied **1.....2.....3.....4.....5** **very dissatisfied** (Mean) *W=2.2 UW=2.2*

23. How much does the use of EFT affect your satisfaction with the FFEL Program? On a scale of 1-5, please circle your response.

increases satisfaction **1.....2.....3.....4.....5** **decreases satisfaction**
(Mean) *W=1.5 UW=1.5*

24. What additional comments or suggestions do you have regarding your satisfaction with the FFEL Program? (This question is optional.)

Section 5 - Decisions Regarding the FFEL and Direct Loan Programs

25. Have you applied or are you planning to apply for the Direct Loan Program?

☐ Applied to Direct Loan and will participate in Year 2 ➨ Skip to Question 27 *W=24.2% UW=23.3%*
☐ Applied to Direct Loan and pending for Year 3 ➨ Skip to Question 27 *W=6.5% UW=5.6%*
☐ Will apply to Direct Loan for Year 3 ➨ Skip to Question 27 *W=5.9% UW=5.1%*
☐ Application for Direct Loan rejected ➨ Skip to Question 27 *W=2.2% UW=1.4%*
☐ No ➨ Answer Question 26 *W=52.2% UW=54.4%*
☐ Other (specify) ____________________ ➨ Answer Question 26 *W=9.0% UW=10.1%*

26. Please check below the most important reasons **(up to three)** why your institution is currently participating in the FFEL Program.

01 ______ Familiar with administration of FFEL Program *W=44.5% UW=44.2%*
02 ______ Able to serve borrowers well through FFEL Program *W=65.6 UW=67.4%*
03 ______ Maintain relationship with lenders or guarantee agencies *W=25.3% UW=27.8%*
04 ______ Did not want to join Direct Loan during its first year of operation *W=20.0% UW= 23.7%*
05 ______ FFEL Program appears simpler to administer than Direct Loan *W=21.8% UW=21.4%*
06 ______ FFEL Program loan processing is not responsibility of Financial Aid Office *W=6.1% UW=6.2%*
07 ______ Want to continue to offer students a choice of loan sources *W=26.5% UW=29.0%*
08 ______ Do not want to originate loans *W=32.2% UW=32.5%*
09 ______ Key administrators at institution support FFEL Program *W=9.8% UW=11.4%*
10 ______ Important external supporters of FFEL Program (e.g., Board, funders, etc.) *W=3.2% UW=3.7%*
11 ______ Other (Specify) ________________________________ *W=17.9% UW=21.0%*

27. Did you receive information regarding the Direct Loan Program from any of the following sources? If so, did these sources impact your institution's decision regarding applying to participate in the Program?

1 = Did not receive information from this source
2 = Received information from this source and it did not impact our decision
3 = Received information from this source and it impacted our decision

Source	**Level of Impact**		
Department of Education	1 W=2.8% UW=2.3%	2 W=53.8% UW=53.8%	3 W=43.4% UW=43.9%
Postsecondary education associations (NASFAA, CAA, etc.)	W=20.5% UW=15.9%	W=51.2% UW=52.9%	W=28.2% UW=31.2%
Accrediting agency	W=66.8% UW=70.7%	W=26.0% UW=23.2%	W=7.2% UW=6.1%
Lender or guarantee agency	W=29.3% UW=24.7%	W=52.0% UW=55.6%	W=18.7% UW=19.6%
Loan servicing/collection agency	W=58.7% UW=55.2%	W=33.2% UW=36.3%	W=8.1% UW=8.6%
Our privately contracted servicing company	W=73.0% UW=75.7%	W=19.2% UW=18.9%	W=7.8% UW=5.3%
General media (newspapers, television, etc.)	W=38.2% UW=33.6%	W=49.3% UW=53.3%	W=12.5% UW=1.3%
Friends or colleagues in student financial aid	W=24.5% UW=19.7%	W=41.8% UW=42.9%	W=33.7% UW=37.4%

28. Please indicate your opinion about **each** of the following statements regarding the Direct Loan Program, using the following scale.

1 = Strongly agree
2 = Somewhat agree
3 = No opinion
4 = Somewhat disagree
5 = Strongly disagree

____ It appears relatively easy to start up the Direct Loan Program at an institution.
(Mean) *W=3.2 UW=3.3*
____ It appears relatively difficult to administer the Direct Loan Program on a daily basis.
(Mean) *W=2.9 UW=3.0*
____ It appears that the Direct Loan Program may reduce staff time.
(Mean) *W=3.4 UW=3.4*
____ It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program. (Mean) *W=2.2 UW=2.2*

29. Which of the following sources best describes the basis for your opinions regarding the Direct Loan Program? (Check all that apply.)

☐ Published reports *W=62.0% UW=64.0%*
☐ Conferences pertaining to the Direct Loan Program *W=55.6% UW=59.1%*
☐ Direct contact with Direct Loan schools *W=43.6% UW=51.4%*
☐ Other (Please specify): ______________________________ *W=15.8% UW=16.5%*

Section 6 - Overall Impressions

30. How have you resolved any specific difficulties encountered in the administration of the FFEL Program? (This question is optional.)

31. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (This question is optional.)

Section 7 - Survey Issues

32. In considering future surveys of institutions participating in the Federal loan programs, we would like your opinion to inform our decision about the timing of the survey. Which of the following timeframes would be more useful to your institution?

- ☐ Every six months (This would involve a primary survey in the fall and a condensed survey on satisfaction issues in the spring.) *W=25.7%* *UW=26.7%*
- ☐ Once per year (This would be a single large survey in the fall.) *W=74.3%* *UW=73.7%*

33. Do you have any suggestions or comments on this survey? What suggestions can we offer on ways to improve future surveys or reduce their burden to you? (This question is optional.)

THANK YOU FOR COMPLETING THIS SURVEY.

Evaluation of the Federal Direct Loan Program

Survey of Institutions Participating in the Federal Family Education Loan Program
Volume Two - Technical Appendices

Academic Year 1994-95

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Evaluation of

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Survey of Institutions Participating in the Federal Family Education Loan Program

Volume Two

Technical Appendices

Contract No. EA93085001

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Ratings of Satisfaction with FFEL Program

Time Period	Level of Satisfaction												Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Currently	1479	26.7	2259	40.7	1320	23.8	380	6.8	106	1.9	3	0.1	5547	100.0
Prior to July 1994	1243	23.0	2004	37.1	1556	28.8	417	7.7	171	3.2	6	0.1	5397	100.0

Table 1.1a

Mean Satisfaction Rating of FFEL Program

Time Period	Mean Rating
Currently	2.2
Prior to July 1994	2.3

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Table 1.2

Mean Rating for General Satisfaction with FFEL Program by Institutional Characteristics

Institutional Characteristics	Mean Rating
Type & Control:	
4-Year Public	2.4
2-Year Public	2.3
4-Year Private	2.0
2-Year Private	2.0
Proprietary	2.2
Loan Volume:	
$1,000,000 or less	2.2
$1,000,001-$5,000,000	2.1
$5,000,001-$10,000,000	2.2
$10,000,0001-$20,000,000	2.2
over $20,000,000	2.3
Aid Office Stucture:	
1 campus, 1 office	2.2
Separate offices	2.2
Mult. campus, 1 office	2.2
Other	2.5
EFT Admin:	
Yes	2.0
No	2.2
Uses EDExpress Software:	
Yes	2.2
No	2.1
Computer System:	
Mainframe only	2.2
Both mainframe and PC	2.2
PC only	2.1
Contracted servicer	2.2
All manual processing	2.0
Other	2.4
Number of Lenders:	
1 - 2	2.2
3 - 5	2.1
6 - 10	2.1
11 - 20	2.2
Over 20	2.4
Number of GAs:	
1	2.1
2 - 3	2.1
4 - 5	2.2
Over 5	2.4
DL Application:	
Year 2 Participant	2.4
Pending for Year 3	2.5

(CONTINUED)

Table 1.2

Mean Rating for General Satisfaction with FFEL Program by Institutional Characteristics

Institutional Characteristics	Mean Rating
DL Application:	
Will Apply for Year 3	2.6
Application Rejected	2.1
No	2.0
Other	2.3

Table 1.3

Mean Rating for General Satisfaction with FFEL Program Prior to July 1994
by Institutional Characteristics

Institutional Characteristics	Rating
Type & Control:	
4-Year Public	2.7
2-Year Public	2.3
4-Year Private	2.4
2-Year Private	2.1
Proprietary	2.2
Loan Volume:	
$1,000,000 or less	2.2
$1,000,001-$5,000,000	2.3
$5,000,001-$10,000,000	2.5
$10,000,0001-$20,000,000	2.6
over $20,000,000	2.8
Aid Office Stucture:	
1 campus, 1 office	2.3
Separate offices	2.3
Mult. campus, 1 office	2.4
Other	2.3
EFT Admin:	
Yes	2.4
No	2.3
Uses EDExpress Software:	
Yes	2.4
No	2.2
Computer System:	
Mainframe only	2.4
Both mainframe and PC	2.4
PC only	2.3
Contracted servicer	2.3
All manual processing	1.9
Other	2.5
Number of Lenders:	
1 - 2	2.2
3 - 5	2.3
6 - 10	2.3
11 - 20	2.3
Over 20	2.6
Number of GAs:	
1	2.2
2 - 3	2.3
4 - 5	2.6
Over 5	2.6
DL Application:	
Year 2 Participant	2.6
Pending for Year 3	2.7
Will Apply for Year 3	2.4
Application Rejected	1.9
No	2.1
Other	2.4

Table 1.4

Satisfaction with Aspects of FFEL Program

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	714	70.5	214	21.1	56	5.5	7	0.7	22	2.2	1013	100.0
Timeliness of loan funds - manual proces	1761	32.3	1864	34.2	1276	23.4	400	7.3	152	2.8	5452	100.0
Workload to counsel borrowers	881	16.0	1691	30.8	1766	32.1	828	15.1	331	6.0	5498	100.0
Relationship with primary lenders	2899	53.6	1462	27.0	785	14.5	173	3.2	89	1.6	5409	100.0
Relationship with primary guarantors	3130	57.0	1389	25.3	644	11.7	208	3.8	117	2.1	5488	100.0
ED's responsiveness to reported problems	691	16.5	1094	26.1	1236	29.5	715	17.1	453	10.8	4189	100.0
ED's handling of special cases/exception	640	17.8	940	26.1	1043	29.0	591	16.4	385	10.7	3598	100.0
Other	90	55.5	10	6.1	3	1.6	20	12.4	39	24.3	161	100.0

Table 1.4a

Mean Satisfaction Ratings of Aspects of FFEL Program

Aspect of Program	Mean Rating
Timeliness of loan funds - EFT processing	1.4
Timeliness of loan funds - manual process	2.1
Workload to counsel borrowers	2.6
Relationship with primary lenders	1.7
Relationship with primary guarantors	1.7
ED's responsiveness to reported problems	2.8
ED's handling of special cases/exceptions	2.8
Other	2.4

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Table 1.4b

Satisfaction with Aspects of FFEL Program
by Institutional Type and Control

Type & Control: 4-Year Public

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	117	63.8	43	23.4	16	8.7	2	1.3	5	2.8	184	100.0
Timeliness of loan funds - manual proces	106	20.0	148	28.0	166	31.3	75	14.1	35	6.6	530	100.0
Workload to counsel borrowers	38	7.3	136	25.9	189	36.0	99	18.8	63	12.1	525	100.0
Relationship with primary lenders	299	57.1	137	26.2	58	11.1	24	4.6	5	1.0	525	100.0
Relationship with primary guarantors	303	57.2	145	27.5	49	9.3	21	4.0	10	2.0	529	100.0
ED's responsiveness to reported problems	45	10.8	99	23.4	139	33.1	93	22.1	44	10.6	420	100.0
ED's handling of special cases/exception	45	13.0	81	23.3	113	32.5	77	22.1	32	9.1	349	100.0
Other	15	63.1	0	0	1	5.1	1	5.1	6	26.7	24	100.0

Table 1.4b

Satisfaction with Aspects of FFEL Program
by Institutional Type and Control

Type & Control: 2-Year Public

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	54	60.0	26	29.2	9	9.5	1	1.3	0	0	90	100.0
Timeliness of loan funds - manual proces	396	34.4	356	31.0	303	26.4	75	6.5	19	1.7	1149	100.0
Workload to counsel borrowers	152	13.2	278	24.1	379	32.9	258	22.4	84	7.3	1153	100.0
Relationship with primary lenders	591	52.2	358	31.6	141	12.4	32	2.8	12	1.0	1132	100.0
Relationship with primary guarantors	687	59.5	304	26.3	117	10.1	32	2.7	14	1.3	1153	100.0
ED's responsiveness to reported problems	133	15.1	220	24.9	253	28.6	189	21.4	88	10.0	883	100.0
ED's handling of special cases/exception	134	18.2	183	24.9	204	27.7	129	17.6	85	11.6	735	100.0
Other	22	55.1	9	21.8	0	0	1	2.8	8	20.2	40	100.0

Table 1.4b

Satisfaction with Aspects of FFEL Program
by Institutional Type and Control

Type & Control: 4-Year Private

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	319	73.9	88	20.4	13	3.1	3	0.6	9	2.0	432	100.0
Timeliness of loan funds - manual proces	321	24.4	501	38.2	343	26.1	103	7.8	45	3.4	1313	100.0
Workload to counsel borrowers	179	13.4	412	30.8	449	33.6	223	16.7	73	5.4	1335	100.0
Relationship with primary lenders	779	58.8	390	29.4	115	8.7	28	2.1	12	0.9	1324	100.0
Relationship with primary guarantors	794	60.2	350	26.5	114	8.7	38	2.9	23	1.7	1319	100.0
ED's responsiveness to reported problems	115	11.7	242	24.8	338	34.5	158	16.1	127	12.9	979	100.0
ED's handling of special cases/exception	110	13.2	201	24.3	255	30.7	164	19.8	99	11.9	829	100.0
Other	32	73.7	1	2.9	0	0	1	2.9	9	20.5	43	100.0

Table 1.4b

Satisfaction with Aspects of FFEL Program
by Institutional Type and Control

Type & Control: 2-Year Private

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	28	57.1	21	42.9	0	0	0	0	0	0	49	100.0
Timeliness of loan funds - manual proces	172	33.2	218	42.1	88	16.9	39	7.5	1	0.3	518	100.0
Workload to counsel borrowers	93	18.1	179	34.8	161	31.3	61	11.8	20	3.9	514	100.0
Relationship with primary lenders	238	49.2	135	28.0	88	18.2	11	2.3	11	2.3	483	100.0
Relationship with primary guarantors	294	58.2	130	25.8	64	12.7	8	1.6	9	1.7	505	100.0
ED's responsiveness to reported problems	86	23.1	121	32.5	95	25.3	50	13.3	22	5.8	373	100.0
ED's handling of special cases/exception	71	21.6	104	31.8	80	24.3	41	12.5	32	9.9	329	100.0
Other	4	66.7	0	0	0	0	0	0	2	33.3	7	100.0

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Table 1.4b

Satisfaction with Aspects of FFEL Program
by Institutional Type and Control

Type & Control: Proprietary

Aspect of Program	Level of Satisfaction											
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	196	75.7	35	13.7	18	6.9	1	0.5	8	3.2	259	100.0
Timeliness of loan funds - manual proces	766	39.4	640	32.9	376	19.3	109	5.6	52	2.7	1943	100.0
Workload to counsel borrowers	418	21.2	687	34.8	588	29.8	187	9.5	91	4.6	1972	100.0
Relationship with primary lenders	993	51.0	442	22.7	383	19.7	78	4.0	49	2.5	1945	100.0
Relationship with primary guarantors	1053	53.1	460	23.2	300	15.1	109	5.5	60	3.0	1983	100.0
ED's responsiveness to reported problems	311	20.3	411	26.8	412	26.9	226	14.8	172	11.2	1533	100.0
ED's handling of special cases/exception	280	20.6	370	27.3	391	28.9	179	13.2	136	10.0	1356	100.0
Other	16	34.3	0	0	1	2.8	16	34.3	14	28.7	48	100.0

Table 1.4c

Satisfaction with Aspects of FFEL Program by Annual Loan Volume

Loan Volume: $1,000,000 or less

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	221	70.3	63	20.2	20	6.3	0	0	10	3.2	314	100.0
Timeliness of loan funds - manual proces	1258	39.1	1021	31.7	665	20.7	207	6.5	64	2.0	3215	100.0
Workload to counsel borrowers	651	20.0	988	30.4	1004	30.9	433	13.3	177	5.4	3252	100.0
Relationship with primary lenders	1676	53.0	793	25.1	509	16.1	111	3.5	72	2.3	3161	100.0
Relationship with primary guarantors	1857	57.5	749	23.2	410	12.7	130	4.0	82	2.5	3228	100.0
ED's responsiveness to reported problems	490	19.8	628	25.3	684	27.6	421	17.0	255	10.3	2477	100.0
ED's handling of special cases/exception	453	21.3	530	24.9	591	27.8	324	15.2	228	10.7	2126	100.0
Other	39	62.2	9	13.9	0	0	0	0	15	23.9	62	100.0

Table 1.4c

Satisfaction with Aspects of FFEL Program by Annual Loan Volume

Loan Volume: $1,000,001-$5,000,000

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	297	74.5	83	20.9	12	3.1	1	0.3	4	1.1	399	100.0
Timeliness of loan funds - manual proces	388	24.3	619	38.9	420	26.4	121	7.6	44	2.8	1592	100.0
Workload to counsel borrowers	171	10.7	538	33.6	528	33.0	269	16.8	93	5.8	1600	100.0
Relationship with primary lenders	849	52.9	493	30.7	212	13.2	36	2.3	14	0.9	1604	100.0
Relationship with primary guarantors	887	54.9	474	29.3	168	10.4	57	3.5	29	1.8	1614	100.0
ED's responsiveness to reported problems	161	13.5	347	28.9	372	31.0	191	15.9	128	10.7	1198	100.0
ED's handling of special cases/exception	145	14.1	295	28.6	311	30.1	175	16.9	106	10.3	1032	100.0
Other	30	47.7	0	0	1	2.1	18	28.2	14	21.9	62	100.0

Table 1.4c

Satisfaction with Aspects of FFEL Program
by Annual Loan Volume

Loan Volume: $5,000,001-$10,000,000

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	87	66.1	31	23.3	9	6.6	1	1.0	4	3.0	132	100.0
Timeliness of loan funds - manual proces	61	18.3	129	38.7	86	25.8	38	11.4	20	5.9	333	100.0
Workload to counsel borrowers	30	8.8	84	25.0	118	35.3	79	23.5	25	7.4	335	100.0
Relationship with primary lenders	189	56.6	100	29.9	30	9.0	15	4.5	0	0	334	100.0
Relationship with primary guarantors	201	59.9	89	26.6	32	9.6	11	3.2	3	0.8	335	100.0
ED's responsiveness to reported problems	18	7.1	67	25.9	92	35.2	55	21.0	28	10.9	261	100.0
ED's handling of special cases/exception	22	9.8	65	28.5	72	31.7	38	16.7	30	13.3	227	100.0
Other	4	28.8	0	0	0	0	1	9.1	8	62.1	13	100.0

Table 1.4c

Satisfaction with Aspects of FFEL Program
by Annual Loan Volume

Loan Volume: $10,000,0001-$20,000,000

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	60	63.6	22	23.2	6	6.6	2	2.6	4	3.9	94	100.0
Timeliness of loan funds - manual proces	43	22.3	63	32.6	58	30.0	17	8.9	12	6.3	194	100.0
Workload to counsel borrowers	20	10.6	59	30.3	70	36.3	27	14.1	17	8.8	193	100.0
Relationship with primary lenders	115	60.5	47	24.5	17	9.2	9	4.5	3	1.3	191	100.0
Relationship with primary guarantors	118	60.7	51	26.0	17	9.0	5	2.5	4	1.9	194	100.0
ED's responsiveness to reported problems	16	10.7	35	22.7	52	34.3	31	20.2	18	12.1	153	100.0
ED's handling of special cases/exception	14	10.6	32	25.0	43	32.9	30	22.9	11	8.5	130	100.0
Other	10	80.0	0	0	0	0	0	0	2	20.0	12	100.0

Table 1.4c

Satisfaction with Aspects of FFEL Program by Annual Loan Volume

Loan Volume: over $20,000,000

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	49	65.8	15	19.5	9	11.4	2	3.3	0	0	75	100.0
Timeliness of loan funds - manual proces	11	9.4	32	27.2	47	39.6	16	13.4	12	10.4	118	100.0
Workload to counsel borrowers	9	7.4	23	20.0	45	38.9	20	16.9	20	16.8	117	100.0
Relationship with primary lenders	70	58.9	29	24.7	16	13.3	2	2.1	1	1.0	119	100.0
Relationship with primary guarantors	68	58.1	27	23.0	17	14.7	5	4.2	0	0	117	100.0
ED's responsiveness to reported problems	5	4.9	17	17.2	36	36.6	18	18.4	23	23.0	100	100.0
ED's handling of special cases/exception	5	6.0	17	20.9	27	32.4	25	30.0	9	10.6	82	100.0
Other	7	66.6	1	11.3	1	10.9	1	11.3	0	0	11	100.0

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Table 1.4d

Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

Structure of Financial Aid Office: 1 campus, 1 office

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	472	70.0	154	22.8	29	4.3	2	0.3	17	2.5	675	100.0
Timeliness of loan funds - manual proces	1182	33.0	1281	35.7	769	21.4	246	6.9	107	3.0	3585	100.0
Workload to counsel borrowers	556	15.4	1127	31.1	1159	32.0	578	16.0	200	5.5	3620	100.0
Relationship with primary lenders	1894	53.2	1007	28.3	477	13.4	115	3.2	68	1.9	3560	100.0
Relationship with primary guarantors	2076	57.4	898	24.8	391	10.8	156	4.3	95	2.6	3615	100.0
ED's responsiveness to reported problems	438	16.0	727	26.6	817	29.9	450	16.4	305	11.1	2738	100.0
ED's handling of special cases/exception	385	16.9	617	27.1	647	28.4	378	16.6	251	11.0	2278	100.0
Other	57	60.3	3	3.0	0	0	12	12.6	23	24.1	95	100.0

Table 1.4d

Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

Structure of Financial Aid Office: Separate offices

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	85	73.3	23	20.2	1	1.0	4	3.3	3	2.2	116	100.0
Timeliness of loan funds - manual proces	226	33.3	205	30.2	179	26.3	46	6.8	23	3.3	680	100.0
Workload to counsel borrowers	170	24.9	196	28.6	211	30.8	71	10.4	37	5.3	685	100.0
Relationship with primary lenders	388	57.3	167	24.7	90	13.3	24	3.6	8	1.2	677	100.0
Relationship with primary guarantors	404	58.8	176	25.6	66	9.6	30	4.3	11	1.6	687	100.0
ED's responsiveness to reported problems	117	22.8	164	31.7	124	24.0	60	11.5	52	10.0	516	100.0
ED's handling of special cases/exception	117	23.9	148	30.2	126	25.7	58	11.9	41	8.4	490	100.0
Other	25	51.4	3	6.0	0	0	8	17.1	12	25.5	48	100.0

Table 1.4d

Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

Structure of Financial Aid Office: Mult. campus, 1 office

Aspect of Program	Level of Satisfaction											
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	134	74.0	25	13.7	19	10.2	1	0.7	2	1.4	181	100.0
Timeliness of loan funds - manual proces	297	30.6	304	31.2	250	25.7	102	10.5	19	2.0	973	100.0
Workload to counsel borrowers	125	12.8	312	31.9	319	32.6	141	14.4	82	8.3	979	100.0
Relationship with primary lenders	499	52.1	258	26.9	157	16.3	32	3.3	13	1.4	959	100.0
Relationship with primary guarantors	554	56.9	263	27.0	126	12.9	21	2.1	10	1.0	973	100.0
ED's responsiveness to reported problems	125	16.1	158	20.2	244	31.2	173	22.2	80	10.3	780	100.0
ED's handling of special cases/exception	127	17.9	132	18.6	219	30.9	147	20.8	83	11.7	707	100.0
Other	6	40.4	4	25.8	1	7.6	0	0	4	26.2	16	100.0

Table 1.4d

Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

Structure of Financial Aid Office: Other

Aspect of Program	Level of Satisfaction											
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	18	55.2	9	28.4	5	16.4	0	0	0	0	33	100.0
Timeliness of loan funds - manual proces	35	19.7	69	38.6	68	38.2	4	2.1	3	1.4	179	100.0
Workload to counsel borrowers	29	16.1	52	29.2	66	37.3	19	10.5	12	6.8	177	100.0
Relationship with primary lenders	92	52.3	24	13.6	57	32.6	3	1.5	0	0	176	100.0
Relationship with primary guarantors	70	39.8	46	26.0	57	32.7	1	0.8	1	0.8	175	100.0
ED's responsiveness to reported problems	9	7.8	43	35.4	43	35.4	13	10.9	13	10.5	120	100.0
ED's handling of special cases/exception	10	9.8	38	35.9	46	43.3	5	4.9	6	6.0	106	100.0
Other	1	48.3	0	0	1	51.7	0	0	0	0	3	100.0

Table 1.4e

Satisfaction with Aspects of FFEL Program by Current Use of EFT

Current Use of EFT: Yes

Aspect of Program	Level of Satisfaction											
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	635	71.6	185	20.9	44	4.9	7	0.8	15	1.7	887	100.0
Timeliness of loan funds - manual proces	180	19.4	296	31.9	291	31.3	117	12.6	45	4.8	929	100.0
Workload to counsel borrowers	116	12.1	278	29.0	342	35.7	161	16.8	61	6.4	958	100.0
Relationship with primary lenders	545	57.8	241	25.5	122	13.0	28	2.9	7	0.8	944	100.0
Relationship with primary guarantors	602	63.1	232	24.3	99	10.4	16	1.7	5	0.6	953	100.0
ED's responsiveness to reported problems	104	14.2	180	24.5	237	32.2	133	18.1	81	11.0	735	100.0
ED's handling of special cases/exception	96	15.0	156	24.4	196	30.6	128	20.0	64	10.0	640	100.0
Other	31	66.7	1	2.7	1	2.6	4	7.9	9	20.1	47	100.0

Table 1.4e

Satisfaction with Aspects of FFEL Program by Current Use of EFT

Current Use of EFT: No

Aspect of Program	Level of Satisfaction											
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	0	0	0	0	0	0	0	0	0	0	0	0
Timeliness of loan funds - manual proces	1560	34.8	1562	34.8	971	21.7	283	6.3	107	2.4	4483	100.0
Workload to counsel borrowers	764	17.0	1402	31.2	1424	31.6	639	14.2	270	6.0	4499	100.0
Relationship with primary lenders	2327	52.6	1212	27.4	655	14.8	146	3.3	82	1.9	4422	100.0
Relationship with primary guarantors	2494	55.5	1155	25.7	544	12.1	192	4.3	112	2.5	4496	100.0
ED's responsiveness to reported problems	582	17.0	914	26.7	992	29.0	565	16.5	371	10.8	3424	100.0
ED's handling of special cases/exception	544	18.4	782	26.5	843	28.6	460	15.6	319	10.8	2948	100.0
Other	57	50.4	9	7.6	1	1.2	16	14.4	30	26.3	113	100.0

Table 1.4f

Satisfaction with Aspects of FFEL Program by Current Use of EDExpress Software

Current Use of EDExpress Software: Yes

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	332	69.7	96	20.2	40	8.4	2	0.5	6	1.2	476	100.0
Timeliness of loan funds - manual proces	575	27.5	715	34.3	499	23.9	213	10.2	85	4.1	2087	100.0
Workload to counsel borrowers	317	14.9	648	30.5	665	31.3	356	16.7	140	6.6	2126	100.0
Relationship with primary lenders	1147	54.6	559	26.6	308	14.6	56	2.6	32	1.5	2101	100.0
Relationship with primary guarantors	1226	57.6	507	23.8	290	13.6	69	3.2	35	1.6	2128	100.0
ED's responsiveness to reported problems	261	16.0	412	25.3	483	29.6	327	20.1	146	8.9	1629	100.0
ED's handling of special cases/exception	237	16.3	362	24.8	418	28.6	304	20.8	137	9.4	1459	100.0
Other	17	31.7	0	0	0	0	18	32.7	19	35.5	54	100.0

Table 1.4f

Satisfaction with Aspects of FFEL Program by Current Use of EDExpress Software

Current Use of EDExpress Software: No

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	307	72.1	94	22.1	8	1.9	3	0.6	14	3.3	425	100.0
Timeliness of loan funds - manual proces	1079	36.8	968	33.0	680	23.2	155	5.3	50	1.7	2932	100.0
Workload to counsel borrowers	519	17.7	918	31.2	947	32.2	380	12.9	175	5.9	2938	100.0
Relationship with primary lenders	1503	52.3	772	26.8	444	15.4	107	3.7	50	1.7	2876	100.0
Relationship with primary guarantors	1658	56.5	773	26.3	314	10.7	118	4.0	72	2.5	2936	100.0
ED's responsiveness to reported problems	407	17.9	612	27.0	675	29.8	300	13.2	272	12.0	2265	100.0
ED's handling of special cases/exception	383	19.7	512	26.3	568	29.3	248	12.7	232	11.9	1943	100.0
Other	4	14.2	10	34.3	3	8.8	1	4.6	11	38.0	29	100.0

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Table 1.4g

Satisfaction with Aspects of FFEL Program by Type of Computer System

Type of Computer System: Mainframe only

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	50	65.2	18	23.7	6	7.8	2	3.2	0	0	77	100.0
Timeliness of loan funds - manual proces	90	29.3	90	29.4	91	29.6	22	7.2	13	4.4	306	100.0
Workload to counsel borrowers	31	10.3	89	29.2	111	36.6	49	16.0	24	7.9	303	100.0
Relationship with primary lenders	186	62.0	79	26.2	26	8.6	8	2.8	1	0.4	299	100.0
Relationship with primary guarantors	196	63.9	66	21.4	32	10.4	7	2.4	6	1.9	306	100.0
ED's responsiveness to reported problems	26	11.0	79	33.7	66	28.1	37	15.8	27	11.4	235	100.0
ED's handling of special cases/exception	27	12.9	69	32.8	59	27.9	45	21.3	11	5.2	211	100.0
Other	2	25.1	3	31.0	1	13.0	0	0	3	31.0	9	100.0

Table 1.4g

Satisfaction with Aspects of FFEL Program by Type of Computer System

Type of Computer System: Both mainframe and PC

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	335	65.5	120	23.6	32	6.3	5	1.0	19	3.7	511	100.0
Timeliness of loan funds - manual proces	507	24.7	760	37.1	506	24.7	208	10.1	67	3.3	2047	100.0
Workload to counsel borrowers	242	11.6	634	30.3	646	30.9	433	20.7	134	6.4	2090	100.0
Relationship with primary lenders	1146	55.4	631	30.5	212	10.3	65	3.1	15	0.7	2069	100.0
Relationship with primary guarantors	1204	57.9	574	27.6	208	10.0	69	3.3	24	1.1	2080	100.0
ED's responsiveness to reported problems	242	15.2	384	24.1	500	31.5	322	20.2	142	8.9	1590	100.0
ED's handling of special cases/exception	211	15.9	323	24.2	413	31.0	255	19.1	130	9.7	1332	100.0
Other	53	73.1	4	5.7	0	0	4	4.9	12	16.3	73	100.0

Table 1.4g

Satisfaction with Aspects of FFEL Program
by Type of Computer System

Type of Computer System: PC only

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	215	76.7	46	16.3	16	5.8	0	0	3	1.1	280	100.0
Timeliness of loan funds - manual proces	625	37.0	576	34.2	343	20.4	100	5.9	43	2.5	1687	100.0
Workload to counsel borrowers	294	17.3	567	33.4	573	33.8	183	10.8	79	4.6	1695	100.0
Relationship with primary lenders	859	51.9	418	25.3	287	17.3	54	3.3	36	2.2	1655	100.0
Relationship with primary guarantors	973	57.5	377	22.3	215	12.7	71	4.2	56	3.3	1692	100.0
ED's responsiveness to reported problems	170	13.4	367	29.0	364	28.7	245	19.3	121	9.6	1266	100.0
ED's handling of special cases/exception	177	16.4	282	26.0	325	30.0	182	16.8	117	10.8	1084	100.0
Other	26	43.3	0	0	0	0	16	27.0	18	29.7	61	100.0

Table 1.4g

Satisfaction with Aspects of FFEL Program
by Type of Computer System

Type of Computer System: Contracted servicer

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	52	79.9	12	18.1	1	2.1	0	0	0	0	65	100.0
Timeliness of loan funds - manual proces	194	32.9	189	32.1	163	27.7	22	3.8	21	3.5	590	100.0
Workload to counsel borrowers	117	19.4	162	26.9	204	33.9	91	15.2	28	4.6	602	100.0
Relationship with primary lenders	272	45.1	167	27.7	115	19.0	25	4.2	23	3.9	602	100.0
Relationship with primary guarantors	270	44.3	191	31.3	81	13.2	45	7.3	23	3.8	609	100.0
ED's responsiveness to reported problems	101	20.8	104	21.5	144	29.7	60	12.3	76	15.7	485	100.0
ED's handling of special cases/exception	81	19.1	117	27.4	135	31.7	57	13.4	36	8.5	427	100.0
Other	0	0	3	68.3	1	31.7	0	0	0	0	4	100.0

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Table 1.4g

Satisfaction with Aspects of FFEL Program
by Type of Computer System

Type of Computer System: All manual processing

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	36	71.6	14	28.4	0	0	0	0	0	0	50	100.0
Timeliness of loan funds - manual proces	258	47.5	161	29.6	96	17.6	24	4.5	4	0.8	544	100.0
Workload to counsel borrowers	155	28.8	167	31.1	135	25.1	47	8.7	33	6.2	537	100.0
Relationship with primary lenders	289	57.0	115	22.6	92	18.1	10	1.9	2	0.4	508	100.0
Relationship with primary guarantors	321	61.0	128	24.3	66	12.6	9	1.8	1	0.3	525	100.0
ED's responsiveness to reported problems	118	28.5	116	27.9	101	24.5	38	9.2	41	10.0	414	100.0
ED's handling of special cases/exception	106	28.6	109	29.5	65	17.7	35	9.5	54	14.6	369	100.0
Other	2	50.0	0	0	0	0	0	0	2	50.0	4	100.0

Table 1.4g

Satisfaction with Aspects of FFEL Program
by Type of Computer System

Type of Computer System: Other

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	21	85.7	4	14.3	0	0	0	0	0	0	25	100.0
Timeliness of loan funds - manual proces	74	30.4	80	32.8	70	28.4	17	6.8	4	1.6	245	100.0
Workload to counsel borrowers	41	16.7	59	24.2	93	37.9	24	9.9	28	11.3	245	100.0
Relationship with primary lenders	130	53.6	42	17.3	48	19.9	11	4.4	11	4.7	242	100.0
Relationship with primary guarantors	137	56.6	52	21.4	39	16.3	7	2.8	7	2.9	242	100.0
ED's responsiveness to reported problems	27	15.4	44	24.9	52	29.3	12	6.6	42	23.8	178	100.0
ED's handling of special cases/exception	30	19.0	39	25.1	37	23.7	14	8.9	36	23.3	156	100.0
Other	4	49.4	0	0	0	0	0	0	4	50.6	8	100.0

Table 1.4h

Satisfaction with Aspects of FFEL Program
by Number of Lenders

Number of Lenders: 1 - 2

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	98	74.9	26	19.8	7	5.3	0	0	0	0	131	100.0
Timeliness of loan funds - manual proces	537	40.3	449	33.7	239	18.0	64	4.8	42	3.2	1332	100.0
Workload to counsel borrowers	317	23.4	443	32.7	367	27.1	153	11.3	76	5.6	1356	100.0
Relationship with primary lenders	793	58.3	290	21.3	193	14.2	36	2.6	48	3.6	1359	100.0
Relationship with primary guarantors	722	53.3	321	23.7	173	12.8	86	6.4	52	3.8	1354	100.0
ED's responsiveness to reported problems	256	24.6	300	28.8	261	25.0	111	10.7	115	11.0	1043	100.0
ED's handling of special cases/exception	222	23.7	257	27.4	258	27.6	102	10.8	98	10.5	936	100.0
Other	13	29.3	6	13.1	0	0	16	37.0	9	20.6	44	100.0

Table 1.4h

Satisfaction with Aspects of FFEL Program
by Number of Lenders

Number of Lenders: 3 - 5

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	230	77.4	46	15.6	10	3.3	0	0	11	3.7	296	100.0
Timeliness of loan funds - manual proces	608	36.7	534	32.2	387	23.4	97	5.9	30	1.8	1656	100.0
Workload to counsel borrowers	306	18.4	530	31.8	540	32.4	209	12.6	80	4.8	1664	100.0
Relationship with primary lenders	917	55.4	470	28.4	194	11.7	63	3.8	13	0.8	1656	100.0
Relationship with primary guarantors	1002	60.2	416	25.0	185	11.1	35	2.1	26	1.6	1664	100.0
ED's responsiveness to reported problems	222	18.3	323	26.7	378	31.2	183	15.1	106	8.7	1211	100.0
ED's handling of special cases/exception	211	19.8	304	28.6	280	26.3	170	16.0	99	9.3	1064	100.0
Other	23	60.0	3	7.5	0	0	2	6.4	10	26.0	38	100.0

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Table 1.4h

Satisfaction with Aspects of FFEL Program
by Number of Lenders

Number of Lenders: 6 - 10

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	167	69.4	57	23.8	10	4.0	1	0.5	6	2.4	240	100.0
Timeliness of loan funds - manual proces	350	27.6	442	34.9	345	27.3	102	8.1	26	2.1	1266	100.0
Workload to counsel borrowers	162	12.7	350	27.5	460	36.1	211	16.6	91	7.1	1274	100.0
Relationship with primary lenders	653	53.4	361	29.5	165	13.5	38	3.1	6	0.5	1223	100.0
Relationship with primary guarantors	755	59.6	355	28.0	105	8.3	36	2.9	16	1.3	1267	100.0
ED's responsiveness to reported problems	122	12.2	240	23.9	336	33.6	194	19.4	109	10.9	1001	100.0
ED's handling of special cases/exception	107	13.1	179	21.9	285	34.9	157	19.1	89	10.9	817	100.0
Other	26	79.9	0	0	0	0	0	0	6	20.1	32	100.0

Table 1.4h

Satisfaction with Aspects of FFEL Program
by Number of Lenders

Number of Lenders: 11 - 20

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	86	68.7	30	24.2	5	4.0	4	3.1	0	0	125	100.0
Timeliness of loan funds - manual proces	137	28.2	167	34.4	126	26.0	38	7.7	18	3.7	487	100.0
Workload to counsel borrowers	44	9.1	173	35.5	138	28.3	105	21.5	28	5.7	488	100.0
Relationship with primary lenders	249	53.2	125	26.6	69	14.8	10	2.2	15	3.2	468	100.0
Relationship with primary guarantors	295	60.2	117	23.9	52	10.6	12	2.5	14	2.8	491	100.0
ED's responsiveness to reported problems	38	10.5	76	20.8	100	27.2	83	22.8	69	18.8	367	100.0
ED's handling of special cases/exception	48	15.5	55	17.6	90	29.0	58	18.6	60	19.3	311	100.0
Other	8	59.5	0	0	1	9.6	0	0	4	30.9	14	100.0

Table 1.4h

Satisfaction with Aspects of FFEL Program
by Number of Lenders

Number of Lenders: Over 20

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	132	62.1	48	22.6	25	11.5	2	1.1	6	2.6	213	100.0
Timeliness of loan funds - manual proces	104	15.4	266	39.7	166	24.7	99	14.8	36	5.4	671	100.0
Workload to counsel borrowers	48	7.2	185	27.5	252	37.3	132	19.6	57	8.4	674	100.0
Relationship with primary lenders	260	39.3	209	31.6	159	24.0	26	4.0	7	1.1	661	100.0
Relationship with primary guarantors	330	49.1	174	25.9	127	18.9	31	4.7	10	1.4	671	100.0
ED's responsiveness to reported problems	49	9.2	148	27.8	157	29.6	123	23.1	55	10.3	531	100.0
ED's handling of special cases/exception	48	10.6	137	30.3	125	27.5	105	23.2	39	8.5	454	100.0
Other	17	55.8	1	4.2	1	4.1	1	4.2	9	31.7	30	100.0

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Table 1.41

Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

Number of GAs: 1

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	203	71.2	57	20.0	16	5.5	0	0	9	3.3	286	100.0
Timeliness of loan funds - manual proces	819	36.9	806	36.3	460	20.7	74	3.3	62	2.8	2222	100.0
Workload to counsel borrowers	478	21.2	720	31.9	645	28.6	297	13.2	117	5.2	2257	100.0
Relationship with primary lenders	1240	56.4	518	23.5	317	14.4	62	2.8	62	2.8	2199	100.0
Relationship with primary guarantors	1332	59.0	530	23.5	233	10.3	109	4.8	54	2.4	2258	100.0
ED's responsiveness to reported problems	326	19.2	480	28.2	481	28.3	229	13.5	183	10.8	1698	100.0
ED's handling of special cases/exception	295	20.0	387	26.2	441	29.9	196	13.3	155	10.5	1474	100.0
Other	20	36.5	3	5.3	1	2.5	11	19.7	20	36.1	54	100.0

Table 1.41

Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

Number of GAs: 2-3

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	298	73.0	79	19.3	24	5.8	5	1.2	3	0.6	408	100.0
Timeliness of loan funds - manual proces	716	32.6	681	31.1	539	24.6	217	9.9	39	1.8	2192	100.0
Workload to counsel borrowers	296	13.5	660	30.1	802	36.6	304	13.9	132	6.0	2194	100.0
Relationship with primary lenders	1152	53.3	605	28.0	307	14.2	77	3.6	20	0.9	2161	100.0
Relationship with primary guarantors	1265	57.8	564	25.8	247	11.3	62	2.8	51	2.3	2189	100.0
ED's responsiveness to reported problems	291	17.4	394	23.6	498	29.8	326	19.5	162	9.7	1672	100.0
ED's handling of special cases/exception	261	18.0	378	26.1	378	26.0	279	19.3	154	10.6	1450	100.0
Other	46	62.3	6	7.8	0	0	8	11.0	14	18.9	74	100.0

Table 1.41

Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

Number of GAs: 4-5

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	105	73.7	27	18.7	4	2.8	0	0	7	4.9	143	100.0
Timeliness of loan funds - manual proces	135	26.6	164	32.3	148	29.1	40	7.9	21	4.1	508	100.0
Workload to counsel borrowers	72	14.0	139	27.1	162	31.5	100	19.5	40	7.9	513	100.0
Relationship with primary lenders	255	49.6	179	34.9	60	11.6	17	3.3	3	0.6	514	100.0
Relationship with primary guarantors	263	51.2	169	32.9	57	11.2	18	3.5	6	1.1	512	100.0
ED's responsiveness to reported problems	39	9.9	109	27.6	128	32.6	70	17.8	47	12.0	394	100.0
ED's handling of special cases/exception	51	15.2	67	20.1	118	35.6	52	15.5	45	13.5	332	100.0
Other	11	89.9	0	0	0	0	0	0	1	10.1	12	100.0

Table 1.41

Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

Number of GAs: Over 5

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	108	62.8	46	26.9	12	7.1	2	1.4	3	1.8	172	100.0
Timeliness of loan funds - manual proces	57	11.7	206	42.2	125	25.7	69	14.1	30	6.2	488	100.0
Workload to counsel borrowers	24	4.9	164	33.4	155	31.6	105	21.5	42	8.5	490	100.0
Relationship with primary lenders	217	43.9	157	31.8	99	20.1	17	3.4	4	0.9	494	100.0
Relationship with primary guarantors	249	50.6	114	23.1	104	21.2	18	3.7	7	1.4	492	100.0
ED's responsiveness to reported problems	30	7.9	106	27.9	115	30.1	70	18.5	60	15.7	382	100.0
ED's handling of special cases/exception	31	9.8	103	32.0	94	29.2	63	19.6	30	9.4	322	100.0
Other	13	60.7	1	6.1	1	5.9	1	6.1	4	21.3	21	100.0

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Table 1.4j

Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: Year 2 Participant

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	134	55.2	67	27.4	29	12.0	2	1.0	11	4.4	243	100.0
Timeliness of loan funds - manual proces	368	28.7	343	26.7	338	26.4	164	12.8	69	5.4	1282	100.0
Workload to counsel borrowers	203	15.5	392	30.0	455	34.8	165	12.6	92	7.0	1305	100.0
Relationship with primary lenders	590	46.4	336	26.4	240	18.9	89	7.0	17	1.3	1271	100.0
Relationship with primary guarantors	579	45.1	351	27.3	250	19.5	80	6.3	22	1.7	1282	100.0
ED's responsiveness to reported problems	210	21.2	284	28.7	288	29.0	144	14.6	65	6.5	991	100.0
ED's handling of special cases/exception	176	19.5	273	30.3	270	29.9	131	14.5	53	5.9	902	100.0
Other	40	63.7	0	0	3	4.0	10	15.2	11	17.1	63	100.0

Table 1.4j

Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: Pending for Year 3

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	60	69.3	16	18.3	8	9.4	1	1.6	1	1.5	86	100.0
Timeliness of loan funds - manual proces	103	29.5	109	31.4	92	26.3	38	10.9	7	1.9	349	100.0
Workload to counsel borrowers	47	13.6	82	23.7	135	39.0	54	15.6	28	8.1	346	100.0
Relationship with primary lenders	148	42.4	102	29.4	66	18.8	18	5.0	15	4.3	348	100.0
Relationship with primary guarantors	156	44.9	110	31.5	39	11.3	18	5.1	26	7.3	349	100.0
ED's responsiveness to reported problems	45	16.7	49	18.1	68	25.0	46	16.9	63	23.2	270	100.0
ED's handling of special cases/exception	38	15.8	46	19.3	61	25.6	43	18.2	50	21.0	239	100.0
Other	3	47.9	0	0	0	0	0	0	3	52.1	6	100.0

Table 1.4j

Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: Will Apply for Year 3

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	24	69.0	8	24.4	2	6.6	0	0	0	0	34	100.0
Timeliness of loan funds - manual proces	88	28.6	136	44.5	52	17.1	25	8.2	5	1.6	307	100.0
Workload to counsel borrowers	29	9.2	126	39.9	102	32.3	52	16.5	7	2.1	316	100.0
Relationship with primary lenders	125	39.6	67	21.1	97	30.6	14	4.4	14	4.4	317	100.0
Relationship with primary guarantors	142	44.6	85	26.8	76	23.8	13	3.9	3	0.9	318	100.0
ED's responsiveness to reported problems	40	14.5	103	37.4	79	28.7	28	10.3	25	9.2	277	100.0
ED's handling of special cases/exception	32	11.7	93	34.1	77	28.2	39	14.2	32	11.8	274	100.0
Other	1	100.0	0	0	0	0	0	0	0	0	1	100.0

Table 1.4j

Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: Application Rejected

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	1	100.0	0	0	0	0	0	0	0	0	1	100.0
Timeliness of loan funds - manual proces	67	55.0	23	19.4	21	17.7	3	2.2	7	5.7	121	100.0
Workload to counsel borrowers	32	26.2	27	22.7	35	29.3	26	21.8	0	0	121	100.0
Relationship with primary lenders	70	58.3	18	14.7	30	24.7	0	0	3	2.4	121	100.0
Relationship with primary guarantors	73	60.6	14	11.2	10	8.6	14	11.4	10	8.1	121	100.0
ED's responsiveness to reported problems	8	10.2	35	43.6	8	10.2	4	5.2	25	30.8	81	100.0
ED's handling of special cases/exception	22	28.8	13	17.2	16	21.5	14	18.0	11	14.5	77	100.0
Other	0	0	0	0	0	0	0	0	7	100.0	7	100.0

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Table 1.4j

Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: No

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	394	76.1	98	18.9	15	2.8	1	0.2	10	2.0	518	100.0
Timeliness of loan funds - manual proces	994	35.3	1050	37.2	597	21.2	134	4.8	44	1.6	2819	100.0
Workload to counsel borrowers	497	17.6	868	30.7	857	30.3	447	15.8	157	5.6	2826	100.0
Relationship with primary lenders	1665	60.4	733	26.6	287	10.4	46	1.7	26	1.0	2757	100.0
Relationship with primary guarantors	1856	65.7	634	22.4	225	8.0	69	2.4	40	1.4	2824	100.0
ED's responsiveness to reported problems	329	15.5	511	24.0	616	29.0	434	20.4	236	11.1	2126	100.0
ED's handling of special cases/exception	312	18.0	415	23.9	495	28.5	297	17.1	218	12.5	1738	100.0
Other	28	50.2	6	10.5	0	0	9	17.0	12	22.3	55	100.0

Table 1.4j

Satisfaction with Aspects of FFEL Program by Decision Regarding Application for Direct Loan Program

Decision on Direct Loan Program: Other

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	70	71.5	24	24.5	1	1.5	2	2.5	0	0	99	100.0
Timeliness of loan funds - manual proces	108	22.4	176	36.6	148	30.6	31	6.4	19	4.0	482	100.0
Workload to counsel borrowers	39	7.9	168	34.2	166	33.9	75	15.2	44	8.9	490	100.0
Relationship with primary lenders	227	46.5	182	37.3	60	12.3	7	1.4	12	2.5	489	100.0
Relationship with primary guarantors	251	51.0	179	36.3	36	7.2	13	2.6	14	2.9	493	100.0
ED's responsiveness to reported problems	35	9.4	92	24.9	156	42.4	51	14.0	34	9.2	368	100.0
ED's handling of special cases/exception	29	9.8	85	28.7	111	37.4	58	19.6	13	4.4	297	100.0
Other	18	77.0	4	18.1	0	0	1	4.9	0	0	23	100.0

Table 1.4k

Satisfaction with Aspects of FFEL Program by Current FFEL Satisfaction Level

Current Satisfaction: 1=Very Satisfied

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	277	92.9	20	6.7	0	0	0	0	1	0.4	299	100.0
Timeliness of loan funds - manual proces	919	64.1	359	25.0	129	9.0	12	0.8	15	1.1	1433	100.0
Workload to counsel borrowers	521	36.0	487	33.7	287	19.8	109	7.5	43	3.0	1447	100.0
Relationship with primary lenders	1238	86.8	151	10.6	23	1.6	8	0.6	7	0.5	1427	100.0
Relationship with primary guarantors	1253	87.0	122	8.5	56	3.9	4	0.3	5	0.3	1440	100.0
ED's responsiveness to reported problems	376	34.9	312	28.9	177	16.4	139	12.9	75	7.0	1080	100.0
ED's handling of special cases/exception	358	38.7	242	26.1	178	19.2	80	8.7	68	7.3	925	100.0
Other	26	51.3	9	17.4	0	0	11	21.1	5	10.1	50	100.0

Table 1.4k

Satisfaction with Aspects of FFEL Program by Current FFEL Satisfaction Level

Current Satisfaction: 2

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	291	65.6	121	27.2	19	4.2	1	0.3	12	2.7	443	100.0
Timeliness of loan funds - manual proces	603	27.4	997	45.2	455	20.7	139	6.3	9	0.4	2204	100.0
Workload to counsel borrowers	265	11.9	845	37.9	726	32.6	299	13.4	94	4.2	2229	100.0
Relationship with primary lenders	1213	54.7	714	32.2	228	10.3	53	2.4	7	0.3	2216	100.0
Relationship with primary guarantors	1301	58.1	698	31.2	166	7.4	53	2.4	20	0.9	2239	100.0
ED's responsiveness to reported problems	218	12.8	516	30.3	583	34.3	260	15.3	125	7.3	1702	100.0
ED's handling of special cases/exception	227	15.7	455	31.4	442	30.5	224	15.5	102	7.0	1451	100.0
Other	29	62.2	1	2.7	0	0	1	2.9	15	32.2	46	100.0

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Table 1.4k

Satisfaction with Aspects of FFEL Program
by Current FFEL Satisfaction Level

Current Satisfaction: 3

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	119	59.6	46	23.0	25	12.3	4	1.9	6	3.2	200	100.0
Timeliness of loan funds - manual proces	175	13.7	402	31.6	520	40.9	142	11.2	32	2.5	1270	100.0
Workload to counsel borrowers	60	4.7	286	22.5	570	44.9	284	22.4	70	5.5	1271	100.0
Relationship with primary lenders	318	25.7	450	36.4	370	30.0	58	4.7	40	3.2	1236	100.0
Relationship with primary guarantors	409	32.3	424	33.5	319	25.2	72	5.7	42	3.3	1266	100.0
ED's responsiveness to reported problems	61	6.1	201	20.2	380	38.2	224	22.5	129	12.9	995	100.0
ED's handling of special cases/exception	32	3.6	179	20.4	336	38.4	188	21.4	141	16.1	877	100.0
Other	15	41.5	0	0	1	3.4	8	23.1	11	32.0	36	100.0

Table 1.4k

Satisfaction with Aspects of FFEL Program
by Current FFEL Satisfaction Level

Current Satisfaction: 4

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	20	39.4	20	38.8	9	16.8	1	2.4	1	2.6	51	100.0
Timeliness of loan funds - manual proces	34	9.0	67	17.9	133	35.4	84	22.4	58	15.4	375	100.0
Workload to counsel borrowers	17	4.4	44	11.6	145	38.5	89	23.4	83	22.1	378	100.0
Relationship with primary lenders	78	21.5	109	29.8	118	32.2	46	12.5	15	4.1	365	100.0
Relationship with primary guarantors	115	30.4	110	29.3	77	20.4	47	12.5	28	7.4	377	100.0
ED's responsiveness to reported problems	11	3.9	49	17.4	62	21.9	68	24.0	92	32.7	282	100.0
ED's handling of special cases/exception	12	5.0	35	14.5	70	29.3	74	31.1	47	20.0	237	100.0
Other	6	82.0	0	0	1	18.0	0	0	0	0	7	100.0

Table 1.4k

Satisfaction with Aspects of FFEL Program by Current FFEL Satisfaction Level

Current Satisfaction: 5=Very Dissatisfied

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	4	29.3	4	31.8	4	29.5	0	0	1	9.4	13	100.0
Timeliness of loan funds - manual proces	12	12.0	17	17.0	20	19.4	21	20.8	32	30.8	102	100.0
Workload to counsel borrowers	7	6.6	8	8.0	16	15.5	33	31.6	40	38.2	105	100.0
Relationship with primary lenders	33	32.4	7	7.2	42	41.4	8	8.1	11	10.8	101	100.0
Relationship with primary guarantors	21	20.2	14	13.9	21	20.8	31	29.9	15	15.1	102	100.0
ED's responsiveness to reported problems	14	15.8	8	8.6	21	23.5	14	16.0	32	36.2	88	100.0
ED's handling of special cases/exception	1	1.5	20	26.9	16	20.9	12	16.4	26	34.3	75	100.0
Other	9	53.9	0	0	0	0	0	0	8	46.1	17	100.0

Table 1.41

Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

Prior Satisfaction: 1=Very Satisfied

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	169	90.1	16	8.6	0	0	0	0	3	1.4	188	100.0
Timeliness of loan funds - manual proces	784	64.5	311	25.6	90	7.4	19	1.6	11	0.9	1215	100.0
Workload to counsel borrowers	445	36.8	425	35.1	219	18.0	81	6.7	41	3.4	1212	100.0
Relationship with primary lenders	965	80.5	146	12.1	67	5.6	11	0.9	10	0.9	1199	100.0
Relationship with primary guarantors	973	80.0	123	10.1	97	8.0	14	1.2	8	0.7	1216	100.0
ED's responsiveness to reported problems	334	36.6	278	30.5	124	13.6	100	11.0	76	8.3	912	100.0
ED's handling of special cases/exception	316	38.9	228	28.1	144	17.7	65	8.0	59	7.3	811	100.0
Other	16	35.2	9	19.3	0	0	8	18.2	12	27.3	45	100.0

Table 1.41

Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

Prior Satisfaction: 2

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	255	72.0	74	20.7	14	3.9	1	0.3	11	3.0	355	100.0
Timeliness of loan funds - manual proces	612	31.1	866	44.0	375	19.1	111	5.7	4	0.2	1969	100.0
Workload to counsel borrowers	249	12.5	766	38.5	631	31.7	261	13.1	82	4.1	1989	100.0
Relationship with primary lenders	1155	58.8	550	28.0	216	11.0	37	1.9	8	0.4	1966	100.0
Relationship with primary guarantors	1291	65.0	487	24.5	135	6.8	48	2.4	25	1.3	1986	100.0
ED's responsiveness to reported problems	203	13.5	468	31.0	494	32.7	245	16.2	99	6.5	1510	100.0
ED's handling of special cases/exception	203	16.0	393	31.0	389	30.7	187	14.7	96	7.6	1267	100.0
Other	22	60.8	0	0	0	0	4	10.2	10	28.9	36	100.0

Table 1.4l

Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

Prior Satisfaction: 3

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	174	60.6	76	26.4	26	9.0	4	1.3	8	2.6	288	100.0
Timeliness of loan funds - manual proces	197	13.3	517	35.0	583	39.5	121	8.2	57	3.9	1475	100.0
Workload to counsel borrowers	93	6.2	365	24.4	631	42.2	332	22.2	75	5.0	1494	100.0
Relationship with primary lenders	499	34.2	569	39.1	307	21.0	46	3.1	37	2.5	1458	100.0
Relationship with primary guarantors	595	40.1	543	36.6	252	16.9	69	4.6	27	1.8	1486	100.0
ED's responsiveness to reported problems	83	7.4	245	21.7	436	38.5	220	19.5	146	12.9	1130	100.0
ED's handling of special cases/exception	65	6.7	229	23.5	350	36.0	201	20.7	128	13.1	974	100.0
Other	22	47.1	1	2.6	1	2.8	7	14.6	15	32.8	47	100.0

Table 1.4l

Satisfaction with Aspects of FFEL Program by Satisfaction Prior to July 1994

Prior Satisfaction: 4

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	65	61.6	30	28.8	8	7.2	2	2.3	0	0	106	100.0
Timeliness of loan funds - manual proces	55	13.3	63	15.4	153	37.1	102	24.8	39	9.4	412	100.0
Workload to counsel borrowers	28	6.8	47	11.4	165	39.7	100	24.0	75	18.1	416	100.0
Relationship with primary lenders	117	28.3	108	26.2	110	26.8	65	15.8	12	2.9	412	100.0
Relationship with primary guarantors	108	26.1	145	34.9	96	23.2	46	11.2	19	4.6	415	100.0
ED's responsiveness to reported problems	10	2.9	37	11.2	91	27.4	112	33.5	84	25.1	334	100.0
ED's handling of special cases/exception	10	3.4	18	6.4	99	34.9	100	35.1	57	20.1	284	100.0
Other	14	84.9	0	0	0	0	1	8.2	1	6.9	16	100.0

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Table 1.4l

Satisfaction with Aspects of FFEL Program
by Satisfaction Prior to July 1994

Prior Satisfaction: 5=Very Dissatisfied

Aspect of Program	Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Timeliness of loan funds - EFT processin	23	65.1	2	7.0	8	24.4	0	0	1	3.5	35	100.0
Timeliness of loan funds - manual proces	36	21.5	22	12.8	31	18.1	39	23.1	42	24.5	170	100.0
Workload to counsel borrowers	16	9.5	16	9.6	59	34.9	33	19.5	45	26.5	170	100.0
Relationship with primary lenders	60	37.3	32	20.2	47	29.5	8	5.3	12	7.7	160	100.0
Relationship with primary guarantors	51	30.1	33	19.3	34	20.3	23	13.7	28	16.6	170	100.0
ED's responsiveness to reported problems	20	14.4	15	10.7	44	31.0	21	14.8	41	29.1	141	100.0
ED's handling of special cases/exception	5	4.9	22	19.6	30	27.0	21	18.7	33	29.9	112	100.0
Other	11	89.8	0	0	1	10.2	0	0	0	0	12	100.0

Table 1.5

Mean Ratings for Satisfaction with Aspects of FFEL Program by Institutional Type and Control

Aspect of Program	Instit. Type & Control				
	4-Year Public	2-Year Public	4-Year Private	2-Year Private	Proprietary
Timeliness of loan funds - EFT processing	1.6	1.5	1.4	1.4	1.4
Timeliness of loan funds - manual process	2.6	2.1	2.3	2.0	2.0
Workload to counsel borrowers	3.0	2.9	2.7	2.5	2.4
Relationship with primary lenders	1.7	1.7	1.6	1.8	1.8
Relationship with primary guarantors	1.7	1.6	1.6	1.6	1.8
ED's responsiveness to reported problems	3.0	2.9	2.9	2.5	2.7
ED's handling of special cases/exceptions	2.9	2.8	2.9	2.6	2.6
Other	2.3	2.1	1.9	2.3	3.2

Table 1.5a

Mean Ratings for Satisfaction with Aspects of FFEL Program by Annual Loan Volume

Aspect of Program	Loan Volume				
	$1,000,000 or less	$1,000,001-$5,000,000	$5,000,001-$10,000,000	$10,000,0001 $20,000,000	over $20,000,000
Timeliness of loan funds - EFT processing	1.5	1.3	1.5	1.6	1.5
Timeliness of loan funds - manual process	2.0	2.3	2.5	2.4	2.9
Workload to counsel borrowers	2.5	2.7	3.0	2.8	3.2
Relationship with primary lenders	1.8	1.7	1.6	1.6	1.6
Relationship with primary guarantors	1.7	1.7	1.6	1.6	1.6
ED's responsiveness to reported problems	2.7	2.8	3.0	3.0	3.4
ED's handling of special cases/exceptions	2.7	2.8	3.0	2.9	3.2
Other	2.1	2.8	3.8	1.8	1.7

Table 1.5b

Mean Ratings for Satisfaction with Aspects of FFEL Program by Structure of Financial Aid Office

Aspect of Program	Structure of Financial Aid Office			
	1 campus, 1 office	Separate offices	Mult. campus, 1 office	Other
Timeliness of loan funds - EFT processing	1.4	1.4	1.4	1.6
Timeliness of loan funds - manual process	2.1	2.2	2.2	2.3
Workload to counsel borrowers	2.7	2.4	2.7	2.6
Relationship with primary lenders	1.7	1.7	1.8	1.8
Relationship with primary guarantors	1.7	1.6	1.6	2.0
ED's responsiveness to reported problems	2.8	2.5	2.9	2.8
ED's handling of special cases/exceptions	2.8	2.5	2.9	2.6
Other	2.4	2.6	2.5	2.0

Table 1.5c

Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Use of EFT

Aspect of Program	Current Use of EFT	
	Yes	No
Timeliness of loan funds - EFT processing	1.4	1.6
Timeliness of loan funds - manual process	2.5	2.1
Workload to counsel borrowers	2.8	2.6
Relationship with primary lenders	1.6	1.7
Relationship with primary guarantors	1.5	1.7
ED's responsiveness to reported problems	2.9	2.8
ED's handling of special cases/exceptions	2.9	2.7
Other	2.1	2.6

Table 1.5d

Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Use of EDExpress Software

Aspect of Program	Current Use of EDExpress Software	
	Yes	No
Timeliness of loan funds - EFT processing	1.5	1.4
Timeliness of loan funds - manual process	2.3	2.0
Workload to counsel borrowers	2.7	2.6
Relationship with primary lenders	1.7	1.7
Relationship with primary guarantors	1.7	1.7
ED's responsiveness to reported problems	2.8	2.8
ED's handling of special cases/exceptions	2.8	2.7
Other	2.6	2.2

Table 1.5e

Mean Ratings for Satisfaction with Aspects of FFEL Program by Type of Computer System

Aspect of Program	Type of Computer System					
	Mainframe only	Both mainframe and PC	PC only	Contract-ed servicer	All manual processi-ng	Other
Timeliness of loan funds - EFT processing	1.5	1.5	1.3	1.2	1.3	1.1
Timeliness of loan funds - manual process	2.3	2.3	2.0	2.1	1.8	2.2
Workload to counsel borrowers	2.8	2.8	2.5	2.6	2.3	2.7
Relationship with primary lenders	1.5	1.6	1.8	1.9	1.7	1.9
Relationship with primary guarantors	1.6	1.6	1.7	2.0	1.6	1.7
ED's responsiveness to reported problems	2.8	2.8	2.8	2.8	2.4	3.0
ED's handling of special cases/exceptions	2.7	2.8	2.8	2.6	2.5	2.9
Other	2.8	1.9	3.0	2.3	3.0	3.0

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Table 1.5f

Mean Ratings for Satisfaction with Aspects of FFEL Program by Number of Lenders

Aspect of Program	Number of Lenders				
	1 - 2	3 - 5	6 - 10	11 - 20	Over 20
Timeliness of loan funds - EFT processing	1.3	1.4	1.4	1.4	1.6
Timeliness of loan funds - manual process	2.0	2.0	2.2	2.2	2.5
Workload to counsel borrowers	2.4	2.5	2.8	2.8	2.9
Relationship with primary lenders	1.7	1.7	1.7	1.8	2.0
Relationship with primary guarantors	1.8	1.6	1.6	1.6	1.8
ED's responsiveness to reported problems	2.5	2.7	2.9	3.2	3.0
ED's handling of special cases/exceptions	2.6	2.7	2.9	3.1	2.9
Other	3.1	2.3	1.8	2.4	2.5

Table 1.5g

Mean Ratings for Satisfaction with Aspects of FFEL Program by Number of Guarantee Agencies

Aspect of Program	Number of GAs			
	1	2 - 3	4 - 5	Over 5
Timeliness of loan funds - EFT processing	1.4	1.4	1.4	1.5
Timeliness of loan funds - manual process	2.0	2.2	2.3	2.6
Workload to counsel borrowers	2.5	2.7	2.8	3.0
Relationship with primary lenders	1.7	1.7	1.7	1.9
Relationship with primary guarantors	1.7	1.7	1.7	1.8
ED's responsiveness to reported problems	2.7	2.8	2.9	3.1
ED's handling of special cases/exceptions	2.7	2.8	2.9	2.9
Other	3.1	2.2	1.4	2.2

Table 1.5h

Mean Ratings for Satisfaction with Aspects of FFEL Program by Decision on Application for Direct Loan Program

Aspect of Program	Decision on Application for DL Program					
	Year 2 Participant	Pending for Year 3	Will Apply for Year 3	Application Rejected	No	Other
Timeliness of loan funds - EFT processing	1.7	1.5	1.4	1.0	1.3	1.3
Timeliness of loan funds - manual process	2.4	2.2	2.1	1.8	2.0	2.3
Workload to counsel borrowers	2.7	2.8	2.6	2.5	2.6	2.8
Relationship with primary lenders	1.9	2.0	2.1	1.7	1.6	1.8
Relationship with primary guarantors	1.9	2.0	1.9	2.0	1.5	1.7
ED's responsiveness to reported problems	2.6	3.1	2.6	3.0	2.9	2.9
ED's handling of special cases/exceptions	2.6	3.1	2.8	2.7	2.8	2.8
Other	2.2	3.1	1.0	5.0	2.5	1.3

Table 1.5i

Mean Ratings for Satisfaction with Aspects of FFEL Program by Current Satisfaction with the FFEL Program

Aspect of Program	Current Satisfaction with FFEL Program					
	1=Very Satisfied	2	3	4	5=Very Dissatisfied	Not Applicable
Timeliness of loan funds - EFT processing	1.1	1.5	1.7	1.9	2.3	0
Timeliness of loan funds - manual process	1.5	2.1	2.6	3.2	3.4	0
Workload to counsel borrowers	2.1	2.6	3.0	3.5	3.9	0
Relationship with primary lenders	1.2	1.6	2.2	2.5	2.6	0
Relationship with primary guarantors	1.2	1.6	2.1	2.4	3.1	0
ED's responsiveness to reported problems	2.3	2.7	3.2	3.6	3.5	0
ED's handling of special cases/exceptions	2.2	2.7	3.3	3.5	3.6	0
Other	2.2	2.4	3.0	1.4	2.8	0

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Table 1.6

Current Satisfaction with FFEL Program by Satisfaction Prior to July 1994

Satisfaction with FFEL Program Prior to July 1994	Current Level of Satisfaction												Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
1=Very Satisfied	1070	86.3	94	7.6	59	4.7	7	0.6	9	0.7	0	0	1240	100.0
2	289	14.5	1559	78.3	97	4.9	40	2.0	6	0.3	0	0	1992	100.0
3	65	4.2	429	27.6	951	61.3	87	5.6	19	1.2	0	0	1551	100.0
4	3	0.8	83	20.2	115	28.0	198	48.2	11	2.8	0	0	411	100.0
5=Very Dissatisfied	3	1.9	11	6.5	52	32.1	35	21.8	61	37.7	0	0	163	100.0

Table 2.1

Level of Involvement of Key Departments in Administration of Student Financial Aid and the Federal Family Education Loan Program

Department	Level of Involvement								Total	
	No Involvement		A few functions		Extensive funct.		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Accounting Office	675	12.1	2411	43.2	1191	21.3	1309	23.4	5587	100.0
Business/Bursars Office or Student Accou	281	5.0	1987	35.4	2668	47.5	683	12.2	5619	100.0
Computer Services	940	16.8	1758	31.4	1496	26.7	1403	25.1	5597	100.0
Admissions	2182	38.8	2264	40.2	530	9.4	652	11.6	5627	100.0
Registrar's Office	897	15.9	3067	54.5	789	14.0	878	15.6	5631	100.0
Other	290	20.2	265	18.4	165	11.4	719	50.0	1439	100.0

Table 2.2

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	957	17.0	2417	42.9	1323	23.5	912	16.2	21	0.4	5630	100.0
Answering general questions about loans	2369	42.2	2682	47.8	433	7.7	77	1.4	49	0.9	5611	100.0
Counseling borrowers while in school	2454	43.8	2471	44.1	472	8.4	135	2.4	68	1.2	5600	100.0
Helping students with loans after school	1284	23.0	2528	45.2	1044	18.7	329	5.9	403	7.2	5588	100.0
Processing of loan applications	2499	44.5	2318	41.3	600	10.7	155	2.8	47	0.8	5618	100.0
Receipt of loan funds	2539	45.2	2304	41.0	545	9.7	143	2.5	89	1.6	5619	100.0
Disbursement of loan funds	1904	36.3	2318	44.2	675	12.9	183	3.5	169	3.2	5248	100.0
Refunding excess loans to students	1636	29.2	2504	44.8	731	13.1	233	4.2	491	8.8	5593	100.0
Financial monitoring and reporting	1356	24.2	3028	54.1	861	15.4	254	4.5	103	1.8	5603	100.0
Recordkeeping/reporting of student info	1462	26.0	2534	45.1	1122	20.0	394	7.0	111	2.0	5623	100.0
Other	120	14.0	49	5.8	55	6.4	96	11.3	534	62.5	854	100.0

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Table 2.2a

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Type & Control: 4-Year Public

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	57	11.2	220	43.2	142	27.8	89	17.5	1	0.3	510	100.0
Answering general questions about loans	187	36.8	231	45.4	75	14.8	14	2.7	1	0.3	509	100.0
Counseling borrowers while in school	172	33.8	241	47.3	79	15.4	17	3.4	0	0	510	100.0
Helping students with loans after school	72	14.3	243	48.1	121	24.0	34	6.7	35	7.0	505	100.0
Processing of loan applications	149	29.3	217	42.8	92	18.1	49	9.6	1	0.2	508	100.0
Receipt of loan funds	151	29.6	214	42.1	98	19.3	38	7.4	8	1.6	510	100.0
Disbursement of loan funds	98	21.8	181	40.3	97	21.6	53	11.7	21	4.6	450	100.0
Refunding excess loans to students	111	21.8	228	44.7	90	17.7	42	8.3	38	7.4	509	100.0
Financial monitoring and reporting	79	15.5	300	58.9	92	18.0	22	4.4	17	3.3	510	100.0
Recordkeeping/reporting of student info	75	14.7	232	45.7	135	26.7	56	11.1	9	1.8	507	100.0
Other	15	14.8	10	9.6	4	3.6	10	9.5	65	62.4	104	100.0

Type & Control: 2-Year Public

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	142	12.8	470	42.5	267	24.1	225	20.4	3	0.3	1107	100.0
Answering general questions about loans	379	34.3	593	53.7	102	9.2	22	2.0	9	0.8	1104	100.0
Counseling borrowers while in school	350	31.6	579	52.2	136	12.3	30	2.7	14	1.2	1108	100.0
Helping students with loans after school	116	10.5	516	46.9	288	26.1	93	8.4	89	8.0	1101	100.0
Processing of loan applications	400	36.1	536	48.5	142	12.9	27	2.5	1	0.1	1107	100.0
Receipt of loan funds	433	39.2	518	46.9	120	10.9	27	2.4	6	0.5	1104	100.0
Disbursement of loan funds	321	31.5	504	49.6	133	13.0	33	3.2	27	2.7	1018	100.0
Refunding excess loans to students	252	23.0	461	42.1	124	11.3	52	4.7	206	18.8	1095	100.0
Financial monitoring and reporting	212	19.3	608	55.3	211	19.2	52	4.7	16	1.5	1100	100.0
Recordkeeping/reporting of student info	193	17.5	559	50.6	245	22.2	94	8.5	14	1.2	1105	100.0
Other	27	14.0	6	3.0	12	6.3	21	11.0	126	65.7	192	100.0

Table 2.2a

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Type & Control: 4-Year Private

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	187	14.8	516	40.8	371	29.4	188	14.9	3	0.2	1265	100.0
Answering general questions about loans	552	43.6	615	48.6	81	6.4	19	1.5	0	0	1266	100.0
Counseling borrowers while in school	535	42.3	579	45.8	119	9.5	27	2.1	3	0.3	1263	100.0
Helping students with loans after school	267	21.2	623	49.6	208	16.5	55	4.3	104	8.2	1255	100.0
Processing of loan applications	499	39.4	564	44.5	148	11.7	53	4.2	3	0.3	1268	100.0
Receipt of loan funds	508	40.2	562	44.4	148	11.7	41	3.3	6	0.4	1266	100.0
Disbursement of loan funds	311	27.1	531	46.2	233	20.3	43	3.8	30	2.6	1149	100.0
Refunding excess loans to students	327	26.1	624	49.7	182	14.5	56	4.5	65	5.2	1255	100.0
Financial monitoring and reporting	269	21.2	748	59.1	200	15.8	37	2.9	12	1.0	1265	100.0
Recordkeeping/reporting of student info	251	19.8	572	45.2	322	25.5	106	8.4	15	1.2	1267	100.0
Other	42	19.1	10	4.4	14	6.4	30	13.9	123	56.3	219	100.0

Type & Control: 2-Year Private

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	65	12.6	234	45.6	135	26.3	75	14.6	4	0.8	514	100.0
Answering general questions about loans	220	42.7	251	48.8	32	6.3	4	0.8	7	1.3	514	100.0
Counseling borrowers while in school	237	46.5	228	44.8	29	5.8	4	0.9	11	2.1	510	100.0
Helping students with loans after school	104	20.4	229	44.7	72	14.1	19	3.7	88	17.2	512	100.0
Processing of loan applications	224	43.6	230	44.8	44	8.6	7	1.3	9	1.7	514	100.0
Receipt of loan funds	234	45.8	223	43.7	40	7.9	5	1.0	9	1.7	512	100.0
Disbursement of loan funds	183	37.2	231	47.0	52	10.5	9	1.8	17	3.6	491	100.0
Refunding excess loans to students	155	30.4	234	45.8	49	9.6	22	4.4	51	9.9	512	100.0
Financial monitoring and reporting	142	27.8	255	49.9	78	15.3	26	5.1	10	2.0	512	100.0
Recordkeeping/reporting of student info	149	29.1	231	45.0	87	17.0	38	7.4	8	1.5	514	100.0
Other	6	13.3	7	15.2	0	0	1	3.1	29	68.4	43	100.0

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Table 2.2a

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Type & Control: Proprietary

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	432	22.3	844	43.5	360	18.5	299	15.4	7	0.4	1941	100.0
Answering general questions about loans	915	47.5	862	44.7	114	5.9	15	0.8	21	1.1	1928	100.0
Counseling borrowers while in school	1061	55.3	692	36.0	75	3.9	56	2.9	35	1.8	1919	100.0
Helping students with loans after school	640	33.3	810	42.2	292	15.2	109	5.7	70	3.7	1921	100.0
Processing of loan applications	1109	57.6	631	32.8	143	7.4	15	0.8	28	1.4	1926	100.0
Receipt of loan funds	1076	55.7	669	34.6	118	6.1	21	1.1	49	2.6	1933	100.0
Disbursement of loan funds	888	47.1	760	40.3	141	7.5	34	1.8	60	3.2	1884	100.0
Refunding excess loans to students	723	37.4	828	42.8	238	12.3	48	2.5	97	5.0	1934	100.0
Financial monitoring and reporting	572	29.7	976	50.6	243	12.6	102	5.3	34	1.8	1928	100.0
Recordkeeping/reporting of student info	708	36.6	818	42.3	282	14.6	69	3.6	58	3.0	1934	100.0
Other	11	5.0	15	7.0	22	10.2	23	10.8	146	67.1	217	100.0

Table 2.2b

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Loan Volume: $1,000,000 or less

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	563	17.8	1395	44.1	664	21.0	529	16.7	14	0.4	3165	100.0
Answering general questions about loans	1369	43.4	1509	47.8	201	6.4	40	1.3	36	1.1	3155	100.0
Counseling borrowers while in school	1519	48,4	1319	42.0	189	6.0	53	1.7	60	1.9	3140	100.0
Helping students with loans after school	770	24.6	1347	43.0	540	17.2	204	6.5	275	8.8	3135	100.0
Processing of loan applications	1537	48.7	1255	39.7	285	9.0	42	1.3	40	1.3	3158	100.0
Receipt of loan funds	1603	50.8	1251	39.6	243	7.7	32	1.0	30	0.9	3158	100.0
Disbursement of loan funds	1299	42.5	1372	44.8	265	8.7	58	1.9	66	2.2	3061	100.0
Refunding excess loans to students	1029	32.6	1338	42.4	343	10.9	104	3.3	341	10.8	3154	100.0
Financial monitoring and reporting	850	27.0	1622	51.5	485	15.4	141	4.5	52	1.7	3152	100.0
Recordkeeping/reporting of student info	938	29.6	1497	47.3	521	16.5	171	5.4	39	1.2	3165	100.0
Other	35	9.6	29	8.1	22	6.2	35	9.6	239	66.4	360	100.0

Loan Volume: $1,000,001-$5,000,000

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	237	15.3	667	43.2	425	27.5	216	14.0	0	0	1544	100.0
Answering general questions about loans	620	40.3	775	50.4	129	8.4	15	1.0	0	0	1539	100.0
Counseling borrowers while in school	604	39.1	708	45.9	173	11.2	56	3.6	2	0.1	1543	100.0
Helping students with loans after school	328	21.4	767	50.0	296	19.3	64	4.2	78	5.1	1533	100.0
Processing of loan applications	602	39.1	680	44.2	192	12.5	63	4.1	1	0.1	1539	100.0
Receipt of loan funds	585	38.0	659	42.8	188	12.2	67	4.3	41	2.7	1540	100.0
Disbursement of loan funds	377	27.1	601	43.1	275	19.7	66	4.8	74	5.3	1393	100.0
Refunding excess loans to students	401	26.3	725	47.5	235	15.4	75	4.9	91	5.9	1528	100.0
Financial monitoring and reporting	305	19.8	903	58.8	227	14.8	77	5.0	25	1.6	1537	100.0
Recordkeeping/reporting of student info	342	22.2	648	42.1	370	24.0	129	8.4	51	3.3	1539	100.0
Other	47	17.1	12	4.3	18	6.6	37	13.5	160	58.6	273	100.0

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Table 2.2b

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Loan Volume: over $20,000,000

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	10	9.1	40	37.0	30	27.8	28	26.1	0	0	108	100.0
Answering general questions about loans	46	42.7	45	41.6	13	12.4	4	3.4	0	0	108	100.0
Counseling borrowers while in school	27	25.0	64	59.3	10	9.0	7	6.8	0	0	108	100.0
Helping students with loans after school	15	13.7	46	42.7	31	29.0	8	7.8	7	6.8	108	100.0
Processing of loan applications	43	40.4	38	35.7	17	16.0	9	8.0	0	0	107	100.0
Receipt of loan funds	42	38.8	41	37.6	16	14.6	9	7.9	1	1.1	108	100.0
Disbursement of loan funds	20	22.3	43	47.3	17	18.4	10	10.7	1	1.3	91	100.0
Refunding excess loans to students	24	22.2	53	48.9	23	21.1	5	4.5	4	3.4	108	100.0
Financial monitoring and reporting	16	15.2	60	56.4	24	22.7	5	4.6	1	1.1	106	100.0
Recordkeeping/reporting of student info	12	11.4	39	36.5	38	35.1	17	15.9	1	1.1	108	100.0
Other	2	8.7	0	0	1	4.3	1	4.3	23	82.7	28	100.0

Table 2.2c

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	538	15.1	1515	42.5	889	24.9	609	17.1	13	0.4	3563	100.0
Answering general questions about loans	1468	41.3	1744	49.1	265	7.5	48	1.4	30	0.8	3555	100.0
Counseling borrowers while in school	1588	44.7	1546	43.6	309	8.7	62	1.7	45	1.3	3549	100.0
Helping students with loans after school	751	21.3	1631	46.2	663	18.8	209	5.9	274	7.8	3527	100.0
Processing of loan applications	1576	44.4	1489	42.0	370	10.4	92	2.6	23	0.6	3550	100.0
Receipt of loan funds	1623	45.7	1488	41.9	324	9.1	86	2.4	28	0.8	3550	100.0
Disbursement of loan funds	1212	36.7	1453	43.9	437	13.2	117	3.5	87	2.6	3307	100.0
Refunding excess loans to students	1035	29.2	1540	43.5	498	14.1	167	4.7	304	8.6	3545	100.0
Financial monitoring and reporting	833	23.5	1884	53.1	595	16.8	175	4.9	61	1.7	3547	100.0
Recordkeeping/reporting of student info	913	25.7	1628	45.8	718	20.2	247	7.0	51	1.4	3558	100.0
Other	72	14.3	17	3.4	27	5.5	53	10.6	330	66.2	499	100.0

Aid Office Stucture: Seperate offices

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	148	22.2	292	43.9	121	18.2	103	15.5	1	0.2	666	100.0
Answering general questions about loans	316	47.5	301	45.3	44	6.6	2	0.4	2	0.3	666	100.0
Counseling borrowers while in school	322	49.3	276	42.2	48	7.3	5	0.8	2	0.3	653	100.0
Helping students with loans after school	177	26.7	290	43.8	131	19.8	27	4.0	37	5.6	662	100.0
Processing of loan applications	330	49.6	259	39.0	46	6.9	24	3.5	7	1.0	666	100.0
Receipt of loan funds	343	51.5	229	34.4	67	10.0	17	2.6	9	1.4	666	100.0
Disbursement of loan funds	250	40.0	290	46.5	50	8.0	17	2.8	17	2.8	625	100.0
Refunding excess loans to students	231	35.0	286	43.2	64	9.7	20	3.0	60	9.0	661	100.0
Financial monitoring and reporting	190	28.8	365	55.3	69	10.4	21	3.2	15	2.2	660	100.0
Recordkeeping/reporting of student info	219	33.0	287	43.3	109	16.4	44	6.6	5	0.7	663	100.0
Other	17	18.0	0	0	3	3.7	9	9.1	65	69.2	94	100.0

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Table 2.2c

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Aid Office Stucture: Mult. campus, 1 office

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	182	19.3	380	40.4	242	25.7	134	14.2	3	0.4	941	100.0
Answering general questions about loans	401	43.0	429	46.0	76	8.1	22	2.4	5	0.5	933	100.0
Counseling borrowers while in school	397	42.2	432	45.9	67	7.1	32	3.4	13	1.4	941	100.0
Helping students with loans after school	209	22.3	437	46.6	163	17.4	66	7.1	62	6.6	937	100.0
Processing of loan applications	372	39.5	384	40.8	145	15.4	29	3.0	12	1.3	941	100.0
Receipt of loan funds	362	38.5	425	45.1	125	13.3	23	2.5	6	0.7	943	100.0
Disbursement of loan funds	295	32.9	405	45.1	151	16.8	31	3.5	16	1.8	898	100.0
Refunding excess loans to students	239	25.6	483	51.9	100	10.7	29	3.1	80	8.6	931	100.0
Financial monitoring and reporting	215	22.9	533	56.7	145	15.5	36	3.9	10	1.1	940	100.0
Recordkeeping/reporting of student info	214	22.7	435	46.2	220	23.3	62	6.6	10	1.1	941	100.0
Other	11	7.1	16	10.1	21	13.8	21	13.8	85	55.2	154	100.0

Aid Office Stucture: Other

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	15	9.1	97	58.3	24	14.2	31	18.4	0	0	166	100.0
Answering general questions about loans	68	40.8	78	46.7	20	11.8	1	0.7	0	0	166	100.0
Counseling borrowers while in school	49	29.3	65	39.2	15	8.9	35	21.3	2	1.3	166	100.0
Helping students with loans after school	61	36.8	63	38.0	23	13.9	6	3.7	12	7.5	166	100.0
Processing of loan applications	103	61.7	47	28.2	10	6.1	7	4.0	0	0	166	100.0
Receipt of loan funds	74	44.3	44	26.4	10	6.2	4	2.5	34	20.6	166	100.0
Disbursement of loan funds	43	26.9	58	36.0	18	11.0	6	4.0	36	22.1	162	100.0
Refunding excess loans to students	63	37.6	66	39.5	20	12.1	4	2.4	14	8.5	166	100.0
Financial monitoring and reporting	36	21.3	106	63.4	16	9.4	7	3.9	3	1.9	166	100.0
Recordkeeping/reporting of student info	30	18.2	62	37.6	26	15.6	10	5.9	38	22.7	165	100.0
Other	1	4.2	14	50.6	0	0	4	13.5	9	31.7	29	100.0

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Table 2.2d

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

EFT Admin: Yes

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	144	15.6	371	40.2	262	28.4	144	15.6	3	0.3	923	100.0
Answering general questions about loans	420	45.5	422	45.6	62	6.7	20	2.2	0	0	924	100.0
Counseling borrowers while in school	386	41.7	435	47.0	81	8.8	16	1.7	7	0.7	924	100.0
Helping students with loans after school	215	23.3	475	51.5	166	18.0	33	3.6	34	3.6	922	100.0
Processing of loan applications	399	43.2	374	40.6	107	11.6	41	4.5	1	0.1	923	100.0
Receipt of loan funds	462	50.0	330	35.8	104	11.3	17	1.9	10	1.0	923	100.0
Disbursement of loan funds	323	38.3	338	40.1	137	16.2	26	3.1	19	2.3	843	100.0
Refunding excess loans to students	262	28.4	446	48.3	121	13.1	48	5.3	45	4.9	923	100.0
Financial monitoring and reporting	211	22.9	555	60.1	124	13.4	28	3.0	5	0.6	923	100.0
Recordkeeping/reporting of student info	212	23.0	402	43.6	232	25.2	68	7.3	8	0.9	922	100.0
Other	24	15.0	9	6.0	7	4.7	26	16.5	91	57.8	158	100.0

EFT Admin: No

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	738	16.7	1913	43.4	1014	23.0	733	16.6	15	0.4	4413	100.0
Answering general questions about loans	1832	41.7	2130	48.5	342	7.8	54	1.2	37	0.8	4395	100.0
Counseling borrowers while in school	1970	44.9	1884	43.0	358	8.2	119	2.7	56	1.3	4386	100.0
Helping students with loans after school	984	22.5	1946	44.5	814	18.6	275	6.3	352	8.1	4371	100.0
Processing of loan applications	1982	45.0	1805	41.0	463	10.5	109	2.5	41	0.9	4400	100.0
Receipt of loan funds	1941	44.1	1857	42.2	421	9.6	114	2.6	68	1.6	4401	100.0
Disbursement of loan funds	1478	35.6	1869	45.0	519	12.5	146	3.5	136	3.3	4149	100.0
Refunding excess loans to students	1306	29.8	1929	44.0	562	12.8	172	3.9	412	9.4	4381	100.0
Financial monitoring and reporting	1063	24.2	2333	53.1	701	16.0	211	4.8	84	1.9	4391	100.0
Recordkeeping/reporting of student info	1164	26.4	2011	45.6	840	19.1	296	6.7	96	2.2	4406	100.0
Other	77	12.5	38	6.1	45	7.2	60	9.7	398	64.5	618	100.0

Table 2.2e

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Uses EDExpress Software: Yes

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	400	17.3	984	42.6	535	23.1	382	16.5	9	0.4	2311	100.0
Answering general questions about loans	963	41.8	1105	47.9	187	8.1	42	1.8	10	0.4	2306	100.0
Counseling borrowers while in school	947	41.2	1008	43.9	235	10.2	87	3.8	22	1.0	2299	100.0
Helping students with loans after school	498	21.6	1093	47.5	465	20.2	127	5.5	118	5.1	2301	100.0
Processing of loan applications	984	42.6	941	40.7	296	12.8	81	3.5	9	0.4	2311	100.0
Receipt of loan funds	937	40.6	942	40.8	305	13.2	74	3.2	52	2.2	2311	100.0
Disbursement of loan funds	677	32.0	913	43.1	355	16.8	79	3.7	92	4.4	2116	100.0
Refunding excess loans to students	634	27.6	1067	46.4	307	13.4	110	4.8	180	7.8	2297	100.0
Financial monitoring and reporting	534	23.1	1302	56.4	327	14.2	118	5.1	27	1.2	2308	100.0
Recordkeeping/reporting of student info	551	23.9	991	43.0	511	22.1	192	8.3	62	2.7	2307	100.0
Other	48	12.3	11	2.7	21	5.3	58	14.9	253	64.8	390	100.0

Uses EDExpress Software: No

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	482	15.9	1300	43.0	741	24.5	495	16.3	9	0.3	3026	100.0
Answering general questions about loans	1290	42.8	1447	48.0	217	7.2	32	1.1	27	0.9	3014	100.0
Counseling borrowers while in school	1409	46.8	1311	43.5	204	6.8	48	1.6	40	1.3	3011	100.0
Helping students with loans after school	700	23.4	1328	44.4	515	17.2	181	6.1	268	8.9	2992	100.0
Processing of loan applications	1397	46.4	1238	41.1	275	9.1	70	2.3	33	1.1	3012	100.0
Receipt of loan funds	1465	48.6	1244	41.3	221	7.3	58	1.9	26	0.9	3014	100.0
Disbursement of loan funds	1124	39.1	1294	45.0	301	10.5	93	3.2	63	2.2	2875	100.0
Refunding excess loans to students	934	31.1	1308	43.5	376	12.5	111	3.7	278	9.2	3007	100.0
Financial monitoring and reporting	740	24.6	1585	52.7	497	16.5	121	4.0	62	2.1	3006	100.0
Recordkeeping/reporting of student info	825	27.3	1422	47.1	561	18.6	171	5.7	42	1.4	3021	100.0
Other	53	13.7	36	9.4	31	8.1	28	7.3	237	61.4	385	100.0

Table 2.2f

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Computer System: Mainframe only

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	42	14.9	119	41.9	71	24.8	51	18.1	1	0.4	285	100.0
Answering general questions about loans	115	40.1	135	47.0	30	10.3	5	1.7	3	1.0	288	100.0
Counseling borrowers while in school	116	40.6	133	46.7	28	9.6	6	2.0	3	1.0	285	100.0
Helping students with loans after school	69	24.3	137	48.0	50	17.7	10	3.4	19	6.7	285	100.0
Processing of loan applications	104	36.2	115	40.2	50	17.4	16	5.4	2	0.8	287	100.0
Receipt of loan funds	99	34.6	124	43.4	47	16.3	12	4.3	4	1.4	287	100.0
Disbursement of loan funds	68	24.9	118	43.4	57	21.1	23	8.4	6	2.2	272	100.0
Refunding excess loans to students	73	26.1	130	46.6	39	13.8	14	4.9	24	8.5	279	100.0
Financial monitoring and reporting	54	18.7	175	60.9	41	14.2	10	3.3	8	2.8	287	100.0
Recordkeeping/reporting of student info	58	20.2	130	45.5	83	28.9	14	5.0	1	0.4	285	100.0
Other	7	16.0	1	3.0	0	0	6	12.6	30	68.3	44	100.0

Computer System: Both mainframe and PC

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	245	12.2	929	46.3	524	26.1	307	15.3	1	0.1	2006	100.0
Answering general questions about loans	810	40.6	983	49.3	173	8.7	27	1.4	3	0.1	1996	100.0
Counseling borrowers while in school	711	35.5	955	47.7	239	12.0	79	3.9	17	0.8	2001	100.0
Helping students with loans after school	381	19.1	926	46.5	440	22.1	120	6.0	125	6.3	1992	100.0
Processing of loan applications	792	39.6	855	42.8	266	13.3	85	4.2	1	0.1	1999	100.0
Receipt of loan funds	734	36.7	868	43.4	260	13.0	91	4.5	46	2.3	1997	100.0
Disbursement of loan funds	477	26.8	810	45.5	311	17.5	89	5.0	93	5.2	1780	100.0
Refunding excess loans to students	488	24.5	936	47.1	274	13.8	106	5.3	185	9.3	1988	100.0
Financial monitoring and reporting	392	19.7	1129	56.7	350	17.6	92	4.6	28	1.4	1990	100.0
Recordkeeping/reporting of student info	357	17.9	910	45.5	480	24.0	198	9.9	54	2.7	1998	100.0
Other	48	12.4	14	3.6	22	5.8	46	12.0	256	66.3	387	100.0

Table 2.2f

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Computer System: PC only

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	305	18.3	669	40.0	402	24.0	286	17.1	9	0.5	1671	100.0
Answering general questions about loans	720	43.0	815	48.7	97	5.8	26	1.6	16	1.0	1675	100.0
Counseling borrowers while in school	849	51.1	651	39.2	100	6.1	29	1.7	31	1.9	1660	100.0
Helping students with loans after school	387	23.1	773	46.2	306	18.3	98	5.9	109	6.5	1674	100.0
Processing of loan applications	836	50.0	651	38.9	146	8.7	25	1.5	16	0.9	1674	100.0
Receipt of loan funds	882	52.6	640	38.2	134	8.0	7	0.4	12	0.7	1675	100.0
Disbursement of loan funds	672	42.1	665	41.7	204	12.8	20	1.3	33	2.1	1595	100.0
Refunding excess loans to students	552	33.1	709	42.5	209	12.5	52	3.1	146	8.8	1668	100.0
Financial monitoring and reporting	432	25.9	882	52.9	240	14.4	88	5.3	26	1.5	1668	100.0
Recordkeeping/reporting of student info	497	29.7	770	46.0	291	17.4	86	5.1	30	1.8	1674	100.0
Other	25	13.7	12	6.9	13	7.0	26	14.6	104	57.9	180	100.0

Computer System: Contracted servicer

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	138	22.9	256	42.6	103	17.1	105	17.5	0	0	602	100.0
Answering general questions about loans	281	47.7	262	44.5	39	6.6	0	0	7	1.2	589	100.0
Counseling borrowers while in school	284	47.7	278	46.6	23	3.8	11	1.9	0	0	596	100.0
Helping students with loans after school	155	26.7	291	50.0	83	14.2	30	5.2	23	3.9	582	100.0
Processing of loan applications	309	52.5	218	37.1	38	6.4	10	1.7	14	2.3	589	100.0
Receipt of loan funds	295	49.5	253	42.5	26	4.4	15	2.5	7	1.2	596	100.0
Disbursement of loan funds	271	46.1	268	45.6	27	4.6	15	2.6	7	1.2	588	100.0
Refunding excess loans to students	197	33.1	291	48.9	68	11.3	17	2.8	23	3.8	596	100.0
Financial monitoring and reporting	164	27.6	326	54.7	81	13.6	17	2.8	8	1.4	596	100.0
Recordkeeping/reporting of student info	215	36.2	265	44.5	84	14.1	24	4.0	7	1.2	596	100.0
Other	10	12.3	14	16.8	7	8.4	0	0	51	62.5	82	100.0

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Table 2.2f

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Computer System: All manual processing

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	106	20.0	213	40.2	121	22.7	85	16.0	5	1.0	530	100.0
Answering general questions about loans	225	42.5	252	47.5	38	7.1	8	1.6	7	1.4	530	100.0
Counseling borrowers while in school	271	51.8	207	39.6	23	4.4	10	2.0	12	2.2	523	100.0
Helping students with loans after school	128	24.5	199	38.3	62	11.9	24	4.6	108	20.7	520	100.0
Processing of loan applications	248	46.8	222	41.9	42	7.9	9	1.7	9	1.7	530	100.0
Receipt of loan funds	282	53.8	198	37.8	34	6.5	4	0.7	7	1.2	525	100.0
Disbursement of loan funds	252	48.1	216	41.2	30	5.8	12	2.3	14	2.6	524	100.0
Refunding excess loans to students	197	37.3	190	36.1	58	11.0	14	2.6	69	13.1	528	100.0
Financial monitoring and reporting	153	29.1	263	49.8	71	13.5	23	4.4	17	3.2	528	100.0
Recordkeeping/reporting of student info	178	33.6	246	46.3	76	14.3	20	3.8	10	1.9	530	100.0
Other	1	3.1	4	10.3	0	0	8	19.5	28	67.1	42	100.0

Computer System: Other

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	45	18.8	98	40.3	55	22.8	42	17.5	1	0.5	242	100.0
Answering general questions about loans	102	42.1	104	43.1	28	11.4	7	2.9	1	0.5	242	100.0
Counseling borrowers while in school	125	51.0	94	38.5	26	10.4	0	0	0	0	245	100.0
Helping students with loans after school	78	32.6	95	39.4	39	16.3	26	10.7	2	1.0	241	100.0
Processing of loan applications	92	37.4	117	47.8	29	11.9	7	2.8	0	0	245	100.0
Receipt of loan funds	111	45.5	103	42.1	25	10.4	3	1.0	3	1.1	245	100.0
Disbursement of loan funds	61	26.5	129	55.7	27	11.4	12	5.2	3	1.1	232	100.0
Refunding excess loans to students	61	25.1	118	48.3	36	14.6	18	7.5	11	4.5	245	100.0
Financial monitoring and reporting	79	32.1	113	46.2	41	16.9	9	3.9	2	1.0	245	100.0
Recordkeeping/reporting of student info	71	28.9	92	37.7	59	23.9	21	8.5	3	1.0	245	100.0
Other	10	24.0	1	3.3	10	24.9	0	0	19	47.9	41	100.0

Table 2.2g

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Number of Lenders: 1 - 2

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	268	19.6	654	47.8	245	17.9	187	13.6	14	1.0	1368	100.0
Answering general questions about loans	635	47.2	615	45.7	52	3.9	13	0.9	31	2.3	1345	100.0
Counseling borrowers while in school	663	49.2	555	41.2	64	4.7	26	1.9	40	3.0	1348	100.0
Helping students with loans after school	401	29.9	528	39.4	218	16.2	100	7.4	96	7.1	1343	100.0
Processing of loan applications	679	50.3	563	41.7	69	5.1	20	1.5	20	1.5	1351	100.0
Receipt of loan funds	723	53.2	551	40.6	38	2.8	19	1.4	27	2.0	1358	100.0
Disbursement of loan funds	612	46.6	559	42.6	81	6.2	32	2.4	30	2.3	1313	100.0
Refunding excess loans to students	468	34.6	539	39.9	167	12.4	36	2.6	142	10.5	1352	100.0
Financial monitoring and reporting	375	27.8	699	51.7	143	10.6	101	7.5	33	2.5	1351	100.0
Recordkeeping/reporting of student info	464	34.2	632	46.5	150	11.0	77	5.7	35	2.6	1358	100.0
Other	11	5.8	16	8.6	21	10.8	24	12.4	120	62.5	193	100.0

Number of Lenders: 3 - 5

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	304	19.0	662	41.3	372	23.2	264	16.5	1	0.1	1603	100.0
Answering general questions about loans	749	46.5	705	43.7	135	8.4	20	1.2	3	0.2	1611	100.0
Counseling borrowers while in school	822	51.3	622	38.8	121	7.6	23	1.4	15	0.9	1604	100.0
Helping students with loans after school	363	22.6	748	46.7	298	18.6	69	4.3	126	7.9	1604	100.0
Processing of loan applications	868	53.9	561	34.9	154	9.6	23	1.4	3	0.2	1609	100.0
Receipt of loan funds	861	53.5	581	36.1	146	9.0	15	0.9	6	0.4	1608	100.0
Disbursement of loan funds	639	41.6	685	44.6	142	9.3	30	2.0	39	2.5	1536	100.0
Refunding excess loans to students	484	30.1	718	44.8	175	10.9	75	4.6	152	9.5	1604	100.0
Financial monitoring and reporting	424	26.4	843	52.5	260	16.2	65	4.0	12	0.8	1604	100.0
Recordkeeping/reporting of student info	461	28.7	747	46.5	301	18.7	83	5.2	15	0.9	1607	100.0
Other	34	18.4	21	11.4	0	0	16	8.6	112	61.5	182	100.0

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Table 2.2g

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Number of Lenders: 6 - 10

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	168	13.5	557	44.8	300	24.2	218	17.5	0	0	1242	100.0
Answering general questions about loans	473	38.2	642	51.8	111	8.9	11	0.9	2	0.2	1239	100.0
Counseling borrowers while in school	487	39.3	591	47.7	133	10.7	23	1.9	5	0.4	1239	100.0
Helping students with loans after school	233	19.0	585	47.6	241	19.6	68	5.6	103	8.3	1230	100.0
Processing of loan applications	444	35.8	605	48.8	135	10.9	38	3.1	17	1.4	1239	100.0
Receipt of loan funds	475	38.4	603	48.7	138	11.2	20	1.6	1	0.1	1237	100.0
Disbursement of loan funds	336	29.6	546	48.1	194	17.1	36	3.1	23	2.0	1135	100.0
Refunding excess loans to students	337	27.4	580	47.0	160	13.0	50	4.1	105	8.5	1232	100.0
Financial monitoring and reporting	284	23.0	674	54.5	212	17.1	37	3.0	30	2.4	1238	100.0
Recordkeeping/reporting of student info	254	20.5	573	46.2	312	25.2	92	7.4	9	0.7	1239	100.0
Other	35	16.8	6	2.9	27	13.1	22	10.4	118	56.8	208	100.0

Number of Lenders: 11 - 20

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	77	16.5	138	29.4	169	35.9	86	18.2	0	0	470	100.0
Answering general questions about loans	193	41.1	230	49.0	36	7.6	11	2.3	0	0	470	100.0
Counseling borrowers while in school	199	42.5	219	46.9	40	8.6	10	2.1	0	0	468	100.0
Helping students with loans after school	72	15.4	232	49.9	113	24.2	34	7.3	15	3.2	465	100.0
Processing of loan applications	181	38.6	191	40.8	75	16.0	22	4.6	0	0	469	100.0
Receipt of loan funds	200	43.0	167	35.9	75	16.1	21	4.4	3	0.6	466	100.0
Disbursement of loan funds	125	29.5	180	42.2	95	22.2	15	3.4	11	2.7	426	100.0
Refunding excess loans to students	114	24.5	240	51.4	64	13.8	24	5.2	24	5.2	467	100.0
Financial monitoring and reporting	80	17.0	269	57.3	95	20.3	17	3.5	9	1.9	469	100.0
Recordkeeping/reporting of student info	103	21.9	202	43.0	129	27.3	32	6.8	4	1.0	470	100.0
Other	12	15.7	1	1.6	1	1.7	10	12.7	53	68.3	77	100.0

Table 2.2g

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Number of Lenders: Over 20

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	65	9.9	273	41.8	189	29.0	123	18.8	3	0.4	653	100.0
Answering general questions about loans	203	31.0	360	55.0	70	10.8	20	3.1	1	0.2	654	100.0
Counseling borrowers while in school	185	28.4	330	50.7	80	12.4	53	8.2	2	0.3	651	100.0
Helping students with loans after school	129	19.8	327	50.2	111	17.1	37	5.7	47	7.2	651	100.0
Processing of loan applications	208	31.8	258	39.4	137	21.0	49	7.5	1	0.2	654	100.0
Receipt of loan funds	143	21.9	284	43.4	129	19.7	57	8.7	41	6.3	654	100.0
Disbursement of loan funds	89	15.2	236	40.6	145	24.8	60	10.2	53	9.1	582	100.0
Refunding excess loans to students	165	25.4	298	46.0	115	17.8	36	5.6	34	5.2	649	100.0
Financial monitoring and reporting	110	16.9	404	62.0	114	17.5	19	2.9	5	0.8	651	100.0
Recordkeeping/reporting of student info	93	14.3	259	39.6	181	27.8	80	12.2	40	6.1	653	100.0
Other	9	7.8	2	2.1	2	2.1	15	13.3	86	74.7	115	100.0

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Table 2.2h

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Number of GAs: 1

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	433	19.3	981	43.6	477	21.2	346	15.4	12	0.5	2248	100.0
Answering general questions about loans	1018	45.5	1049	46.9	121	5.4	29	1.3	22	1.0	2239	100.0
Counseling borrowers while in school	1103	49.5	906	40.6	141	6.3	43	1.9	37	1.7	2230	100.0
Helping students with loans after school	567	25.4	988	44.2	360	16.1	163	7.3	158	7.1	2235	100.0
Processing of loan applications	1137	50.6	889	39.6	158	7.0	34	1.5	26	1.2	2245	100.0
Receipt of loan funds	1162	51.8	904	40.3	131	5.9	23	1.0	22	1.0	2243	100.0
Disbursement of loan funds	918	42.8	994	46.3	149	6.9	39	1.8	47	2.2	2147	100.0
Refunding excess loans to students	717	32.1	988	44.2	258	11.5	69	3.1	204	9.1	2237	100.0
Financial monitoring and reporting	619	27.7	1145	51.3	294	13.2	126	5.7	47	2.1	2232	100.0
Recordkeeping/reporting of student info	720	32.1	1010	45.0	356	15.9	120	5.3	37	1.7	2244	100.0
Other	30	11.2	26	9.6	12	4.6	48	17.9	152	56.7	268	100.0

Number of GAs: 2 - 3

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	362	17.1	900	42.5	496	23.4	355	16.8	5	0.2	2118	100.0
Answering general questions about loans	910	43.1	982	46.5	185	8.8	20	1.0	13	0.6	2110	100.0
Counseling borrowers while in school	934	44.1	952	45.0	179	8.5	31	1.5	19	0.9	2115	100.0
Helping students with loans after school	429	20.4	1012	48.2	425	20.2	80	3.8	153	7.3	2099	100.0
Processing of loan applications	926	44.0	869	41.3	261	12.4	38	1.8	11	0.5	2106	100.0
Receipt of loan funds	952	45.1	870	41.2	243	11.5	36	1.7	11	0.5	2113	100.0
Disbursement of loan funds	692	35.1	860	43.6	322	16.3	59	3.0	41	2.1	1973	100.0
Refunding excess loans to students	610	29.1	943	44.9	273	13.0	81	3.8	191	9.1	2099	100.0
Financial monitoring and reporting	495	23.4	1182	56.0	326	15.4	81	3.9	28	1.3	2112	100.0
Recordkeeping/reporting of student info	502	23.8	1020	48.3	439	20.8	127	6.0	23	1.1	2112	100.0
Other	47	14.2	17	5.1	32	9.6	13	4.0	221	67.1	330	100.0

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Table 2.2h

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

Number of GAs: 4 - 5

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	52	10.3	218	43.4	149	29.8	83	16.6	0	0	502	100.0
Answering general questions about loans	194	38.8	249	49.8	44	8.7	11	2.2	2	0.4	499	100.0
Counseling borrowers while in school	192	38.4	235	47.2	53	10.6	13	2.6	6	1.2	499	100.0
Helping students with loans after school	109	22.2	221	44.9	98	19.8	25	5.1	40	8.1	493	100.0
Processing of loan applications	181	35.9	225	44.7	63	12.4	30	6.0	4	0.9	502	100.0
Receipt of loan funds	186	37.4	219	43.9	64	12.9	26	5.2	3	0.6	498	100.0
Disbursement of loan funds	127	27.8	202	44.3	79	17.3	31	6.9	17	3.8	456	100.0
Refunding excess loans to students	143	28.5	231	46.0	54	10.8	41	8.2	33	6.6	502	100.0
Financial monitoring and reporting	107	21.3	266	53.0	99	19.8	17	3.3	13	2.7	502	100.0
Recordkeeping/reporting of student info	95	19.0	227	45.2	127	25.3	48	9.5	6	1.1	502	100.0
Other	16	17.1	3	3.3	8	8.2	10	10.5	58	60.9	96	100.0

Number of GAs: Over 5

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	36	7.7	185	39.6	153	32.7	92	19.7	1	0.3	468	100.0
Answering general questions about loans	131	27.9	272	57.8	54	11.5	13	2.9	0	0	471	100.0
Counseling borrowers while in school	127	27.3	226	48.5	66	14.1	47	10.1	0	0	466	100.0
Helping students with loans after school	94	20.1	200	42.9	97	20.9	40	8.6	35	7.5	467	100.0
Processing of loan applications	137	29.1	196	41.7	89	19.0	48	10.2	0	0	470	100.0
Receipt of loan funds	103	21.8	194	41.2	87	18.5	46	9.8	41	8.8	471	100.0
Disbursement of loan funds	65	15.6	151	36.3	106	25.6	43	10.4	50	12.0	415	100.0
Refunding excess loans to students	98	20.9	214	45.7	97	20.8	30	6.3	29	6.2	467	100.0
Financial monitoring and reporting	54	11.5	294	63.0	105	22.4	14	3.1	0	0	467	100.0
Recordkeeping/reporting of student info	58	12.2	156	33.1	149	31.8	69	14.6	39	8.2	470	100.0
Other	8	9.3	1	1.5	0	0	15	18.3	58	70.9	82	100.0

Table 2.21

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

DL Application: Year 2 Participant

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	260	20.1	586	45.2	248	19.2	201	15.5	0	0	1296	100.0
Answering general questions about loans	610	47.4	553	43.0	111	8.6	13	1.0	0	0	1287	100.0
Counseling borrowers while in school	604	47.1	538	42.0	101	7.9	22	1.7	17	1.3	1282	100.0
Helping students with loans after school	307	23.8	585	45.4	254	19.7	92	7.1	51	3.9	1288	100.0
Processing of loan applications	588	45.7	463	35.9	175	13.6	55	4.2	7	0.5	1288	100.0
Receipt of loan funds	534	41.4	499	38.7	167	12.9	81	6.3	9	0.7	1289	100.0
Disbursement of loan funds	453	37.6	483	40.0	161	13.3	77	6.4	32	2.7	1206	100.0
Refunding excess loans to students	364	28.3	580	45.1	180	14.0	66	5.1	96	7.5	1286	100.0
Financial monitoring and reporting	352	27.4	649	50.6	208	16.2	54	4.2	20	1.5	1282	100.0
Recordkeeping/reporting of student info	396	30.7	548	42.5	227	17.6	105	8.1	14	1.1	1289	100.0
Other	19	11.0	9	5.3	6	3.5	22	12.3	120	67.8	177	100.0

DL Application: Pending for Year 3

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	53	15.3	126	36.4	102	29.5	65	18.8	0	0	346	100.0
Answering general questions about loans	133	39.3	177	52.4	24	7.2	4	1.1	0	0	338	100.0
Counseling borrowers while in school	177	51.3	150	43.4	11	3.3	7	2.0	0	0	345	100.0
Helping students with loans after school	89	26.5	155	45.8	70	20.6	11	3.2	13	3.8	338	100.0
Processing of loan applications	141	41.7	155	45.8	36	10.6	6	1.8	0	0	338	100.0
Receipt of loan funds	115	33.5	177	51.4	37	10.6	12	3.4	4	1.1	345	100.0
Disbursement of loan funds	100	29.9	137	41.2	71	21.2	18	5.3	8	2.4	334	100.0
Refunding excess loans to students	91	26.4	172	50.0	51	14.7	15	4.3	16	4.7	345	100.0
Financial monitoring and reporting	70	20.4	195	56.7	36	10.3	41	11.9	3	0.7	345	100.0
Recordkeeping/reporting of student info	92	26.8	157	45.8	61	17.9	33	9.6	0	0	344	100.0
Other	0	0	1	2.1	20	32.4	15	24.1	25	41.4	61	100.0

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Table 2.21

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

DL Application: Will Apply for Year 3

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	42	12.9	158	48.8	63	19.5	54	16.7	7	2.1	324	100.0
Answering general questions about loans	73	22.5	220	67.9	9	2.9	15	4.6	7	2.1	324	100.0
Counseling borrowers while in school	130	40.3	119	37.1	25	7.6	34	10.7	14	4.3	322	100.0
Helping students with loans after school	100	30.8	135	41.6	67	20.6	13	4.1	9	2.9	324	100.0
Processing of loan applications	145	44.6	134	41.3	32	9.9	7	2.1	7	2.1	324	100.0
Receipt of loan funds	120	37.4	130	40.4	28	8.6	2	0.8	41	12.8	321	100.0
Disbursement of loan funds	79	25.0	165	52.3	22	6.9	6	1.8	44	14.1	315	100.0
Refunding excess loans to students	102	31.6	130	40.0	53	16.3	12	3.6	28	8.5	324	100.0
Financial monitoring and reporting	46	14.3	206	64.0	42	13.2	16	5.0	11	3.5	321	100.0
Recordkeeping/reporting of student info	69	21.2	150	46.3	53	16.4	11	3.3	41	12.7	324	100.0
Other	7	21.3	1	4.1	0	0	0	0	24	74.6	32	100.0

DL Application: Application Rejected

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	16	14.0	66	55.6	23	19.8	12	10.6	0	0	118	100.0
Answering general questions about loans	39	31.9	80	65.9	3	2.2	0	0	0	0	121	100.0
Counseling borrowers while in school	61	50.2	59	48.7	1	1.1	0	0	0	0	121	100.0
Helping students with loans after school	36	29.5	64	53.3	18	14.9	1	1.1	1	1.2	121	100.0
Processing of loan applications	52	43.4	40	33.0	22	17.8	7	5.7	0	0	121	100.0
Receipt of loan funds	76	62.8	25	20.5	20	16.7	0	0	0	0	121	100.0
Disbursement of loan funds	59	57.7	36	35.0	6	6.0	1	1.3	0	0	103	100.0
Refunding excess loans to students	58	49.0	53	45.1	3	2.3	4	3.6	0	0	118	100.0
Financial monitoring and reporting	25	20.5	83	68.3	1	1.1	10	7.9	3	2.2	121	100.0
Recordkeeping/reporting of student info	48	39.9	52	42.9	21	17.1	0	0	0	0	121	100.0
Other	0	0	1	6.1	0	0	7	31.3	14	62.6	22	100.0

Table 2.21

Level of Satisfaction with Activities Involved in Administering the Federal Family Education Loan Program by Institutional Characteristics

DL Application: No

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	463	16.7	1148	41.5	674	24.4	470	17.0	10	0.4	2766	100.0
Answering general questions about loans	1209	43.8	1285	46.5	210	7.6	36	1.3	23	0.8	2763	100.0
Counseling borrowers while in school	1183	43.0	1240	45.0	249	9.0	61	2.2	22	0.8	2754	100.0
Helping students with loans after school	592	21.6	1207	44.1	493	18.0	171	6.2	275	10.0	2737	100.0
Processing of loan applications	1247	45.0	1186	42.8	250	9.0	59	2.1	27	1.0	2769	100.0
Receipt of loan funds	1339	48.4	1167	42.2	212	7.7	22	0.8	23	0.8	2763	100.0
Disbursement of loan funds	942	36.3	1229	47.3	317	12.2	54	2.1	54	2.1	2596	100.0
Refunding excess loans to students	848	30.9	1192	43.4	342	12.5	99	3.6	263	9.6	2745	100.0
Financial monitoring and reporting	694	25.1	1470	53.3	454	16.5	102	3.7	40	1.5	2761	100.0
Recordkeeping/reporting of student info	670	24.2	1279	46.2	604	21.8	173	6.3	41	1.5	2768	100.0
Other	54	13.7	27	6.8	22	5.5	39	9.7	254	64.2	395	100.0

DL Application: Other

Activity	Level of Satisfaction										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	47	9.7	199	41.0	164	33.8	74	15.2	1	0.3	486	100.0
Answering general questions about loans	189	38.9	237	48.8	46	9.5	6	1.3	7	1.4	486	100.0
Counseling borrowers while in school	201	41.4	213	43.8	52	10.7	11	2.2	10	2.0	486	100.0
Helping students with loans after school	75	15.5	274	56.6	79	16.3	20	4.1	36	7.5	485	100.0
Processing of loan applications	207	42.9	201	41.7	56	11.6	17	3.6	1	0.3	483	100.0
Receipt of loan funds	218	45.0	189	39.0	62	12.9	14	2.9	1	0.3	485	100.0
Disbursement of loan funds	168	38.3	157	35.9	80	18.2	17	3.8	17	3.8	438	100.0
Refunding excess loans to students	105	21.7	247	50.9	54	11.1	25	5.1	55	11.3	486	100.0
Financial monitoring and reporting	88	18.1	285	58.9	83	17.1	16	3.3	13	2.6	483	100.0
Recordkeeping/reporting of student info	100	20.8	226	47.0	106	21.9	42	8.7	8	1.7	482	100.0
Other	20	23.1	7	7.5	4	4.6	4	4.9	52	59.9	87	100.0

Table 2.2j

Satisfaction with FFEL Administration Activities by Satisfaction Prior to July 1994

Prior Satisfaction: 1=Very Satisfied

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	360	29.1	546	44.2	198	16.0	127	10.3	4	0.3	1235	100.0
Answering general questions about loans	711	57.7	471	38.2	36	2.9	6	0.5	7	0.6	1231	100.0
Counseling borrowers while in school	724	58.6	426	34.4	35	2.8	43	3.5	8	0.7	1237	100.0
Helping students with loans after school	433	35.2	529	43.0	132	10.7	40	3.3	96	7.8	1230	100.0
Processing of loan applications	808	65.7	365	29.7	32	2.6	7	0.6	17	1.4	1230	100.0
Receipt of loan funds	792	64.3	366	29.7	25	2.0	7	0.5	42	3.4	1231	100.0
Disbursement of loan funds	643	55.4	402	34.6	59	5.0	4	0.3	54	4.7	1161	100.0
Refunding excess loans to students	601	49.0	406	33.1	110	9.0	15	1.3	93	7.6	1225	100.0
Financial monitoring and reporting	482	39.2	629	51.1	72	5.8	21	1.7	27	2.2	1230	100.0
Recordkeeping/reporting of student info	501	40.8	490	39.9	165	13.5	31	2.5	41	3.3	1228	100.0
Other	29	2.9	24	2.4	10	1.0	15	1.5	917	92.2	995	100.0

Table 2.2j

Satisfaction with FFEL Administration Activities by Satisfaction Prior to July 1994

Prior Satisfaction: 2

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	293	14.9	973	49.3	460	23.3	246	12.5	3	0.1	1975	100.0
Answering general questions about loans	879	44.7	969	49.2	92	4.7	20	1.0	7	0.4	1967	100.0
Counseling borrowers while in school	904	46.2	862	44.0	136	6.9	21	1.1	35	1.8	1958	100.0
Helping students with loans after school	409	20.9	972	49.6	376	19.2	76	3.9	125	6.4	1957	100.0
Processing of loan applications	973	49.4	831	42.2	146	7.4	16	0.8	3	0.2	1969	100.0
Receipt of loan funds	985	49.9	830	42.1	123	6.2	28	1.4	7	0.4	1972	100.0
Disbursement of loan funds	711	38.0	881	47.1	205	11.0	43	2.3	30	1.6	1869	100.0
Refunding excess loans to students	551	28.1	987	50.2	212	10.8	59	3.0	157	8.0	1966	100.0
Financial monitoring and reporting	500	25.5	1102	56.2	275	14.0	61	3.1	21	1.1	1960	100.0
Recordkeeping/reporting of student info	517	26.2	981	49.7	350	17.7	104	5.3	22	1.1	1973	100.0
Other	26	1.6	8	0.5	19	1.2	30	1.8	1532	94.9	1615	100.0

Table 2.2j

Satisfaction with FFEL Administration Activities by Satisfaction Prior to July 1994

Prior Satisfaction: 3

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	199	12.8	615	39.6	476	30.7	252	16.2	10	0.6	1551	100.0
Answering general questions about loans	531	34.4	841	54.4	147	9.5	15	1.0	12	0.8	1546	100.0
Counseling borrowers while in school	573	37.2	781	50.7	143	9.2	25	1.6	19	1.2	1541	100.0
Helping students with loans after school	275	17.9	706	46.0	338	22.0	91	5.9	127	8.3	1535	100.0
Processing of loan applications	476	30.8	797	51.6	216	14.0	36	2.3	19	1.3	1545	100.0
Receipt of loan funds	511	33.1	766	49.6	209	13.6	25	1.6	33	2.1	1544	100.0
Disbursement of loan funds	364	25.5	708	49.7	240	16.9	60	4.2	53	3.7	1425	100.0
Refunding excess loans to students	335	21.8	738	47.9	244	15.9	75	4.9	147	9.6	1539	100.0
Financial monitoring and reporting	262	17.0	875	56.9	291	18.9	69	4.5	41	2.6	1538	100.0
Recordkeeping/reporting of student info	301	19.4	714	46.1	398	25.7	103	6.6	34	2.2	1550	100.0
Other	30	2.3	12	0.9	25	1.9	19	1.5	1207	93.4	1292	100.0

Table 2.2j

Satisfaction with FFEL Administration Activities by Satisfaction Prior to July 1994

Prior Satisfaction: 4

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	30	7.1	134	32.2	98	23.5	155	37.2	0	0	416	100.0
Answering general questions about loans	97	23.4	216	51.8	93	22.3	10	2.4	0	0	416	100.0
Counseling borrowers while in school	93	22.3	224	53.9	79	18.9	20	4.9	0	0	416	100.0
Helping students with loans after school	64	15.5	154	37.1	116	27.8	60	14.5	21	5.1	416	100.0
Processing of loan applications	84	20.2	157	37.8	122	29.3	53	12.7	0	0	416	100.0
Receipt of loan funds	88	21.0	160	38.3	124	29.8	44	10.7	1	0.3	417	100.0
Disbursement of loan funds	52	13.5	154	40.1	116	30.2	47	12.3	15	3.9	384	100.0
Refunding excess loans to students	77	18.6	194	46.6	74	17.9	37	8.8	34	8.1	416	100.0
Financial monitoring and reporting	34	8.2	215	51.7	119	28.6	44	10.5	4	1.1	416	100.0
Recordkeeping/reporting of student info	32	7.7	169	40.7	130	31.3	83	20.0	1	0.3	416	100.0
Other	11	3.1	1	0.4	0	0	10	2.8	338	93.8	361	100.0

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Table 2.2J

Satisfaction with FFEL Administration Activities
by Satisfaction Prior to July 1994

Prior Satisfaction: 5=Very Dissatisfied

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	14	8.5	32	19.0	41	24.3	82	48.3	0	0	170	100.0
Answering general questions about loans	30	17.9	73	43.3	43	25.4	23	13.5	0	0	169	100.0
Counseling borrowers while in school	52	31.8	47	29.0	47	29.0	17	10.3	0	0	163	100.0
Helping students with loans after school	30	17.6	59	35.0	36	21.0	34	20.2	11	6.2	170	100.0
Processing of loan applications	36	21.5	41	24.3	53	31.8	37	22.3	0	0	167	100.0
Receipt of loan funds	30	17.7	63	37.9	40	23.7	35	20.8	0	0	167	100.0
Disbursement of loan funds	31	22.2	52	36.8	28	19.8	22	15.5	8	5.7	141	100.0
Refunding excess loans to students	19	11.5	67	40.1	39	23.3	28	16.6	14	8.5	167	100.0
Financial monitoring and reporting	16	9.6	62	36.3	60	35.2	32	18.8	0	0	170	100.0
Recordkeeping/reporting of student info	37	22.5	57	34.4	30	18.4	40	24.0	1	0.7	166	100.0
Other	6	3.9	0	0	0	0	12	8.1	128	88.1	146	100.0

Table 2.2k

Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level

Current Satisfaction: 1=Very Satisfied

Activity	Satisfaction with Admin. Activities												Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		9			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	429	29.6	646	44.6	242	16.7	127	8.8	3	0.2	3	0.2	1449	100.0
Answering general questions about loans	835	57.9	530	36.7	51	3.5	11	0.8	16	1.1	0	0	1443	100.0
Counseling borrowers while in school	827	57.2	538	37.2	47	3.2	21	1.5	12	0.8	2	0.2	1447	100.0
Helping students with loans after school	451	31.3	686	47.6	151	10.5	53	3.7	99	6.8	1	0.1	1442	100.0
Processing of loan applications	930	64.5	451	31.3	36	2.5	6	0.4	18	1.3	0	0	1441	100.0
Receipt of loan funds	946	65.7	459	31.8	24	1.7	4	0.3	7	0.5	0	0	1440	100.0
Disbursement of loan funds	752	55.5	509	37.6	62	4.6	10	0.7	21	1.6	0	0	1354	100.0
Refunding excess loans to students	640	44.7	540	37.7	126	8.8	18	1.3	105	7.4	3	0.2	1431	100.0
Financial monitoring and reporting	587	40.7	725	50.2	86	6.0	22	1.5	22	1.5	0	0	1442	100.0
Recordkeeping/reporting of student info	581	40.4	635	44.2	173	12.0	43	3.0	5	0.4	0	0	1437	100.0
Other	32	2.8	23	2.0	11	1.0	17	1.5	1043	92.6	0	0	1126	100.0

Table 2.2k

Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level

Current Satisfaction: 2

Activity	Satisfaction with Admin. Activities												Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		9			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	352	15.7	1094	48.6	534	23.7	270	12.0	0	0	0	0	2251	100.0
Answering general questions about loans	989	44.0	1137	50.5	93	4.1	17	0.7	14	0.6	0	0	2249	100.0
Counseling borrowers while in school	1009	45.1	1025	45.8	153	6.8	18	0.8	32	1.4	0	0	2237	100.0
Helping students with loans after school	497	22.1	1077	48.0	436	19.4	61	2.7	171	7.6	3	0.1	2244	100.0
Processing of loan applications	1046	46.4	1010	44.8	173	7.6	26	1.2	1	0.1	0	0	2255	100.0
Receipt of loan funds	1066	47.3	991	44.0	167	7.4	11	0.5	16	0.7	3	0.1	2255	100.0
Disbursement of loan funds	762	36.0	1016	48.0	269	12.7	36	1.7	34	1.6	0	0	2117	100.0
Refunding excess loans to students	620	27.5	1122	49.9	247	11.0	61	2.7	194	8.6	6	0.3	2250	100.0
Financial monitoring and reporting	537	24.1	1307	58.6	290	13.0	60	2.7	37	1.7	0	0	2232	100.0
Recordkeeping/reporting of student info	558	24.7	1108	49.1	437	19.4	122	5.4	31	1.4	0	0	2255	100.0
Other	47	2.6	15	0.8	16	0.9	28	1.6	1718	94.2	0	0	1824	100.0

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Table 2.2k

Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level

Current Satisfaction: 3

Activity	Satisfaction with Admin. Activities												Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable		9			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	120	9.1	530	40.3	370	28.2	284	21.6	11	0.8	0	0	1315	100.0
Answering general questions about loans	408	31.3	709	54.2	166	12.7	12	0.9	12	0.9	0	0	1307	100.0
Counseling borrowers while in school	444	34.1	651	50.0	132	10.1	58	4.5	17	1.3	0	0	1302	100.0
Helping students with loans after school	253	19.5	565	43.6	290	22.4	105	8.1	80	6.2	3	0.2	1296	100.0
Processing of loan applications	409	31.4	612	46.9	241	18.4	26	2.0	18	1.4	0	0	1306	100.0
Receipt of loan funds	418	31.8	581	44.2	214	16.3	45	3.4	56	4.3	0	0	1314	100.0
Disbursement of loan funds	311	25.1	556	44.9	218	17.6	70	5.7	81	6.5	3	0.2	1240	100.0
Refunding excess loans to students	282	21.6	623	47.7	202	15.4	72	5.5	127	9.7	0	0	1306	100.0
Financial monitoring and reporting	174	13.3	736	56.3	291	22.3	76	5.8	31	2.4	0	0	1308	100.0
Recordkeeping/reporting of student info	234	17.8	566	43.1	361	27.5	87	6.6	64	4.9	0	0	1313	100.0
Other	11	1.0	9	0.9	22	2.1	21	1.9	1028	94.1	0	0	1092	100.0

Table 2.2k

Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level

Current Satisfaction: 4

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	28	7.2	95	25.0	117	30.9	140	36.9	0	0	380	100.0
Answering general questions about loans	79	21.0	205	54.6	71	18.8	21	5.6	0	0	376	100.0
Counseling borrowers while in school	96	25.7	164	43.7	96	25.5	19	5.0	0	0	375	100.0
Helping students with loans after school	45	11.9	123	32.8	122	32.5	66	17.5	20	5.4	375	100.0
Processing of loan applications	62	16.5	158	42.0	92	24.3	63	16.6	2	0.6	377	100.0
Receipt of loan funds	56	14.9	176	47.1	89	23.7	53	14.3	0	0	374	100.0
Disbursement of loan funds	38	11.2	173	50.3	87	25.2	39	11.4	6	1.8	343	100.0
Refunding excess loans to students	66	17.8	145	38.7	91	24.3	37	9.8	35	9.4	374	100.0
Financial monitoring and reporting	25	6.6	172	45.4	133	35.1	49	13.0	0	0	380	100.0
Recordkeeping/reporting of student info	44	11.6	162	42.9	89	23.4	81	21.5	3	0.7	379	100.0
Other	9	2.9	1	0.4	3	0.9	8	2.5	300	93.3	322	100.0

Table 2.2k

Satisfaction with FFEL Administration Activities by Current FFEL Satisfaction Level

Current Satisfaction: 5=Very Dissatisfied

Activity	Satisfaction with Admin. Activities										Total	
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Not Applicable			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Keeping up with regulations	10	9.6	13	12.7	30	28.3	52	49.4	0	0	105	100.0
Answering general questions about loans	21	19.7	40	38.4	31	29.4	13	12.4	0	0	105	100.0
Counseling borrowers while in school	28	27.0	30	28.1	30	28.7	17	16.3	0	0	105	100.0
Helping students with loans after school	7	6.6	25	23.8	25	23.8	30	28.2	18	17.6	105	100.0
Processing of loan applications	8	7.5	24	23.1	43	42.2	28	27.2	0	0	102	100.0
Receipt of loan funds	12	12.0	42	40.8	23	22.6	25	24.6	0	0	102	100.0
Disbursement of loan funds	3	4.0	30	38.1	16	19.9	22	28.0	8	10.1	80	100.0
Refunding excess loans to students	1	1.1	33	31.5	32	30.4	29	27.5	10	9.6	105	100.0
Financial monitoring and reporting	7	6.2	32	30.8	30	28.2	37	34.7	0	0	105	100.0
Recordkeeping/reporting of student info	12	12.0	23	22.5	35	34.4	32	31.1	0	0	102	100.0
Other	3	2.9	0	0	3	3.3	11	12.6	70	81.1	86	100.0

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Table 2.3

Level of Work Required to Administer this Program

All Institutions	N	Pct.
Level of Work		
Very easy	382	6.8
Relatively easy	1320	23.5
Moderate	2095	37.3
Relatively labor intensive	1462	26.0
Very labor intensive	357	6.4
Total	5616	100.0

Table 2.3a

Level of Work Required to Administer this Program by Type and Control

	Type and Control of Institution									
	4 yr public		2 yr public		4 yr private		2 yr private		Proprietary	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work										
Very easy	11	2.1	59	5.0	82	6.2	51	9.3	178	8.8
Relatively easy	93	17.4	229	19.4	290	21.8	175	31.9	533	26.3
Moderate	144	26.9	382	32.4	495	37.2	221	40.3	853	42.1
Relatively labor intensive	214	40.1	399	33.9	369	27.8	90	16.4	389	19.2
Very labor intensive	72	13.4	109	9.2	92	7.0	11	2.1	73	3.6
Total	535	100.0	1178	100.0	1328	100.0	550	100.0	2025	100.0

Table 2.3b

Level of Work Required to Administer this Program by loan volume

	Loan Volume									
	$1,000,000 or less		$1,000,000 to $5,000,000		$5,000,000 to $10,000,000		$10,000,000 to $20,000,000		$20,000,000 +	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work										
Very easy	278	8.3	84	5.3	6	1.8	7	3.7	6	5.1
Relatively easy	876	26.2	296	18.5	84	24.1	45	22.2	18	14.8
Moderate	1279	38.3	623	38.8	92	26.4	63	31.1	38	31.4
Relatively labor intensive	759	22.7	471	29.4	130	37.2	58	28.7	43	35.7
Very labor intensive	147	4.4	129	8.0	37	10.5	29	14.3	16	13.1
Total	3339	100.0	1604	100.0	350	100.0	202	100.0	122	100.0

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Table 2.3c

Level of Work Required to Administer this Program by Aid Office Structure

	Structure							
	1 campus, 1 office		Separate offices		Mult. campus, 1 office		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work								
Very easy	232	6.3	58	8.1	79	8.0	13	7.4
Relatively easy	843	22.8	224	31.5	224	22.8	27	14.6
Moderate	1422	38.4	256	36.1	340	34.6	71	38.6
Relatively labor intensive	985	26.6	133	18.8	249	25.4	64	35.1
Very labor intensive	220	6.0	39	5.5	90	9.2	8	4.3
Total	3702	100.0	710	100.0	982	100.0	183	100.0

Table 2.3d

Level of Work Required to Administer this Program by EFT Usage

	EFT Usage			
	Yes		No	
	N	Pct.	N	Pct.
Level of Work				
Very easy	60	6.3	322	7.0
Relatively easy	212	22.1	1103	23.9
Moderate	373	38.9	1704	36.9
Relatively labor intensive	257	26.8	1184	25.7
Very labor intensive	56	5.9	300	6.5
Total	959	100.0	4613	100.0

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Table 2.3e

Level of Work Required to Administer this Program by EDExpress Usage

	EDExpress Usage			
	Yes		No	
	N	Pct.	N	Pct.
Level of Work				
Very easy	149	6.3	232	7.3
Relatively easy	536	22.7	762	23.9
Moderate	851	36.0	1229	38.5
Relatively labor intensive	663	28.0	777	24.4
Very labor intensive	167	7.1	189	5.9
Total	2367	100.0	3189	100.0

Table 2.3f

Level of Work Required to Administer this Program by Computer System

	Computer System											
	Mainframe only		Both mainframe and PC		PC only		Contracted servicer		All manual processing		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work												
Very easy	12	3.9	90	4.2	138	8.0	53	8.5	62	11.1	28	11.4
Relatively easy	63	20.0	431	20.4	475	27.5	140	22.3	156	28.0	45	18.5
Moderate	102	32.5	708	33.5	700	40.5	261	41.6	229	41.1	85	35.0
Relatively labor intensive	105	33.4	702	33.2	333	19.3	146	23.2	84	15.1	78	31.9
Very labor intensive	32	10.2	181	8.6	83	4.8	28	4.4	26	4.7	8	3.1
Total	313	100.0	2110	100.0	1729	100.0	629	100.0	557	100.0	244	100.0

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Table 2.3g

Level of Work Required to Administer this Program by Number of Lenders

	Number of Lenders									
	1-2		3-5		6-10		11-20		Over 20	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work										
Very easy	155	10.9	146	8.7	58	4.5	10	1.9	13	2.0
Relatively easy	383	26.9	419	24.8	287	22.2	96	19.4	123	18.5
Moderate	591	41.6	633	37.4	464	35.8	192	38.8	204	30.8
Relatively labor intensive	223	15.7	434	25.6	389	30.1	161	32.6	229	34.6
Very labor intensive	69	4.8	59	3.5	98	7.5	36	7.2	94	14.1
Total	1421	100.0	1691	100.0	1296	100.0	494	100.0	663	100.0

Table 2.3h

Level of Work Required to Administer this Program by Number of Guarantee Agencies

	Number of Guarantee Agencies							
	1		2-3		4-5		Over 5	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work								
Very easy	203	8.7	159	7.2	11	2.1	9	1.8
Relatively easy	619	26.4	472	21.4	121	23.6	95	18.9
Moderate	934	39.8	824	37.4	173	33.8	154	30.7
Relatively labor intensive	479	20.4	634	28.8	147	28.7	171	34.1
Very labor intensive	109	4.7	112	5.1	61	11.8	73	14.5
Total	2345	100.0	2201	100.0	513	100.0	501	100.0

Table 2.31

Level of Work Required to Administer this Program by DL Application Decision

	DL Application Decision											
	Year 2 Participant		Pending for Year 3		Will Apply for Year 3		Application Rejected		No		Other	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Level of Work												
Very easy	104	7.9	11	3.2	10	3.2	8	6.8	220	7.7	15	3.0
Relatively easy	275	20.8	52	14.8	57	17.7	56	46.4	728	25.5	107	21.8
Moderate	468	35.4	144	41.5	151	46.4	11	9.1	1087	38.0	181	36.8
Relatively labor intensive	369	27.9	118	33.9	87	26.9	26	21.6	678	23.7	155	31.5
Very labor intensive	107	8.1	23	6.6	19	5.9	19	16.0	146	5.1	34	6.9
Total	1323	100.0	348	100.0	324	100.0	121	100.0	2860	100.0	491	100.0

Table 2.3j

Level of Effort by Satisfaction with FFEL Program Prior to July 1, 1994

Level of Effort to Administer the FFEL Program	Level of Satisfaction Prior to July 1994													
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	170	45.8	91	24.6	94	25.3	10	2.6	6	1.7	0	0	371	100.0
Relatively easy	397	32.1	493	39.9	298	24.1	32	2.6	12	1.0	4	0.3	1237	100.0
Moderate	480	24.1	809	40.5	581	29.1	101	5.1	24	1.2	0	0	1995	100.0
Relatively labor intensive	152	11.0	506	36.5	465	33.6	205	14.8	55	4.0	2	0.2	1386	100.0
Very labor intensive	32	9.3	78	22.8	93	27.3	67	19.5	72	21.1	0	0	343	100.0

Table 2.3k

Level of Effort by Current Satisfaction with FFEL Program

Level of Effort to Administer the FFEL Program	Current Level of Satisfaction													
	1=Very Satisfied		2		3		4		5=Very Dissatisfied		Not Applicable		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Very easy	221	59.3	75	20.1	64	17.1	10	2.6	3	0.9	0	0	373	100.0
Relatively easy	501	38.8	577	44.7	179	13.9	27	2.1	4	0.3	3	0.2	1291	100.0
Moderate	503	24.4	932	45.2	514	25.0	97	4.7	16	0.8	0	0	2061	100.0
Relatively labor intensive	214	15.0	570	40.1	444	31.2	163	11.5	31	2.2	0	0	1421	100.0
Very labor intensive	24	7.1	84	25.1	98	29.2	78	23.1	52	15.5	0	0	336	100.0

Table 2.4

Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	29.4	54.2	49.9	79.8
Average	41.9	74.3	68.3	98.0
Worst	69.0	93.9	112.8	135.4

Table 2.4a

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Type & Control: 4-Year Public

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	20.9	34.1	32.5	40.5
Average	33.9	55.1	50.5	61.2
Worst	66.1	72.4	89.9	82.0

Type & Control: 2-Year Public

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	28.4	32.7	54.2	78.8
Average	36.3	64.2	79.0	108.8
Worst	63.7	57.3	115.5	133.3

Type & Control: 4-Year Private

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	23.0	50.5	37.8	63.5
Average	31.6	52.8	53.8	79.9
Worst	63.3	93.9	101.7	133.4

Type & Control: 2-Year Private

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	29.1	42.6	53.0	64.3
Average	46.1	73.7	71.5	90.5
Worst	85.0	110.5	117.2	117.5

Type & Control: Proprietary

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	48.0	79.6	57.0	110.7
Average	66.6	119.9	74.2	120.5
Worst	75.5	108.9	123.5	175.7

Table 2.4b

Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

Loan Volume: $1,000,000 or less

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	50.2	97.4	57.3	104.7
Average	65.9	136.3	76.5	126.5
Worst	83.8	137.0	124.1	173.0

Loan Volume: $1,000,001-$5,000,000

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	24.5	51.5	38.9	54.4
Average	33.4	56.6	57.1	71.7
Worst	64.1	93.9	97.7	106.4

Loan Volume: $5,000,001-$10,000,000

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	21.9	36.2	35.8	40.3
Average	38.5	71.9	55.6	67.5
Worst	66.1	84.8	106.3	102.1

Loan Volume: $10,000,0001-$20,000,000

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	22.8	26.5	31.0	38.8
Average	35.1	49.2	47.0	60.7
Worst	61.6	58.1	81.2	80.5

Loan Volume: over $20,000,000

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	13.2	16.1	24.2	23.3
Average	22.5	24.1	38.5	36.7
Worst	50.7	42.0	81.8	67.4

Table 2.4c

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	28.9	57.2	47.6	77.4
Average	39.9	74.4	65.8	97.5
Worst	66.8	86.8	112.7	139.5

Aid Office Stucture: Separate offices

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	25.5	46.2	55.1	85.7
Average	39.2	73.7	72.4	93.9
Worst	66.5	81.7	107.0	120.7

Aid Office Stucture: Mult. campus, 1 office

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	30.2	42.2	47.5	68.1
Average	46.0	72.1	67.6	92.8
Worst	72.5	111.9	111.3	129.2

Aid Office Stucture: Other

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	47.2	66.8	66.9	89.6
Average	55.0	63.2	100.2	109.7
Worst	64.7	48.0	149.2	129.6

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Table 2.4d

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

EFT Admin: Yes

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	29.4	53.5	38.2	54.4
Average	41.5	73.4	56.9	85.1
Worst	67.7	89.3	99.5	125.4

EFT Admin: No

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	0	0	51.3	82.3
Average	50.2	83.7	70.1	99.7
Worst	76.9	106.3	115.6	137.6

Table 2.4e

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Uses EDExpress Software: Yes

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	29.3	55.1	44.9	71.2
Average	42.5	80.1	63.2	88.6
Worst	63.7	79.2	103.7	124.4

Uses EDExpress Software: No

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	29.7	51.5	52.3	82.4
Average	40.4	64.0	71.4	103.4
Worst	73.0	100.2	119.8	143.2

Table 2.4f

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Computer System: Mainframe only

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	33.7	81.7	33.9	42.5
Average	27.7	26.1	55.2	67.9
Worst	59.0	53.2	96.4	96.8

Computer System: Both mainframe and PC

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	24.6	43.0	43.9	67.8
Average	39.1	76.5	61.6	83.2
Worst	62.9	80.2	104.7	118.6

Computer System: PC only

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	36.1	62.9	49.4	81.6
Average	49.5	82.4	68.7	106.8
Worst	77.5	116.6	116.2	156.2

Computer System: Contracted servicer

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	34.4	60.8	63.6	125.5
Average	48.3	79.6	79.8	131.2
Worst	67.4	111.1	131.7	183.6

Computer System: All manual processing

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	12.8	12.8	56.3	87.1
Average	16.9	19.2	79.4	121.9
Worst	40.3	34.1	117.6	136.5

Table 2.4f

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Computer System: Other

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	28.5	30.2	57.1	74.9
Average	43.1	52.6	74.4	98.9
Worst	90.6	101.0	120.6	141.9

Table 2.4g

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Number of Lenders: 1 - 2

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	55.2	100.8	62.0	123.5
Average	82.0	163.0	78.5	129.9
Worst	71.7	99.1	129.0	184.6

Number of Lenders: 3 - 5

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	29.7	60.6	49.5	73.9
Average	35.7	56.4	67.3	91.0
Worst	71.0	100.5	113.1	126.2

Number of Lenders: 6 - 10

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	24.4	38.6	44.9	65.7
Average	39.6	68.9	66.7	96.6
Worst	61.0	73.4	107.3	126.4

Number of Lenders: 11 - 20

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	32.5	58.2	39.8	55.9
Average	44.4	78.7	60.1	87.6
Worst	69.5	93.6	98.2	102.1

Number of Lenders: Over 20

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	21.1	20.5	36.3	44.8
Average	31.8	33.8	55.6	70.7
Worst	67.6	85.7	101.5	126.1

Table 2.4h

Time (in Minutes) Required to Process a Loan with EFT & Manual Procedures by Institutional Characteristics

Number of GAs: 1

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	38.0	64.9	56.6	98.4
Average	55.7	103.9	74.8	111.3
Worst	62.4	85.6	119.5	148.8

Number of GAs: 2 - 3

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	30.9	58.2	45.7	68.6
Average	39.9	67.5	63.1	88.8
Worst	74.5	101.0	108.7	130.2

Number of GAs: 4 - 5

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	24.4	45.2	41.9	56.8
Average	38.0	67.6	68.2	98.4
Worst	64.5	78.3	105.5	117.0

Number of GAs: Over 5

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	18.3	20.7	37.0	47.2
Average	29.6	35.7	57.1	74.0
Worst	59.2	68.3	109.6	129.5

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Table 2.4i

Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

DL Application: Year 2 Participant

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	33.6	43.8	50.8	81.7
Average	48.6	69.0	67.9	94.1
Worst	78.2	92.0	115.6	129.1

DL Application: Pending for Year 3

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	57.2	89.5	58.5	95.8
Average	83.3	119.6	80.8	122.1
Worst	107.4	117.7	133.1	169.6

DL Application: Will Apply for Year 3

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	28.8	27.2	62.9	100.9
Average	47.7	56.5	80.0	116.3
Worst	74.6	77.5	136.7	197.0

DL Application: Application Rejected

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	5.0	0	59.8	115.2
Average	10.0	0	78.6	122.0
Worst	30.0	0	123.4	151.7

DL Application: No

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	27.1	58.1	46.[illegible]	72.9
Average	36.7	74.7	66.1	95.2
Worst	59.9	86.7	109.0	130.3

Table 2.4i

Time (in Minutes) Required to Process a Loan
with EFT & Manual Procedures
by Institutional Characteristics

DL Application: Other

Case	Procedure			
	EFT		Manual	
	MEAN	STD	MEAN	STD
Best	15.9	14.6	39.4	52.4
Average	23.1	22.1	58.0	76.9
Worst	60.5	78.2	93.5	99.8

Table 3.1

Number of Lenders

All Institutions	N	Pct.
Number of Lenders		
1 - 2	1427	25.3
3 - 5	1704	30.3
6 - 10	1311	23.3
11 - 20	502	8.9
Over 20	688	12.2
Total	5631	100.0

Table 3.2

Distribution of Portion of Loan Volume
Handled by Primary Lender

All Institutions	N	Pct.
Portion (%)		
0 < p <= 20	348	7.1
20 < p <= 40	1027	21.0
40 < p <= 60	1041	21.3
60 < p <= 80	958	19.6
80 < p <= 100	1522	31.1
Total	4897	100.0

Table 3.3

Number of Guarantee Agencies

All Institutions	N	Pct.
Number of GAs		
1	2350	41.7
2 - 3	2249	39.9
4 - 5	523	9.3
Over 5	508	9.0
Total	5629	100.0

Table 3.4

Distribution of Portion of Loan Volume Handled by Primary Guarantee Agency

All Institutions	N	Pct.
Portion (%)		
0 < p <= 20	37	0.7
20 < p <= 40	100	1.8
40 < p <= 60	464	8.5
60 < p <= 80	943	17.3
80 < p <= 100	3905	71.7
Total	5448	100.0

Table 3.5a

Mean Ratings by Type of Material or Training Received from the Department of Education

All Institutions	Timeliness Rating	Usefulness Rating
	MEAN	MEAN
Materials/Training		
Software	2.1	2.1
Telephone support	2.4	2.2
Information	2.6	2.2
Training sessions	2.2	2.1
Counseling materials	2.1	2.1

Table 3.5b

Counts of Institutions that Received Materials or Training from the Department of Education

All Institutions	Received		Total
	No	Yes	
	N	N	N
Software	3053	2485	5537
Telephone Support	1974	3582	5557
Information	307	5291	5598
Training Sessions	1166	4440	5606
Counseling Materials	2185	3388	5573

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Table 3.5c

Ratings of Timeliness by Type of Material or Training Received from the Department of Education

All Institutions	Timeliness Rating										Total	
	1		2		3		4		5			
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Software	913	38.8	707	30.1	507	21.6	137	5.8	88	3.7	2352	100.0
Telephone Support	957	27.1	983	27.8	943	26.7	368	10.4	282	8.0	3533	100.0
Information	1168	22.4	1418	27.2	1500	28.7	710	13.6	427	8.2	5222	100.0
Training Sessions	1435	33.0	1289	29.6	1067	24.5	359	8.3	200	4.6	4350	100.0
Counseling Materials	1212	36.4	1021	30.6	764	22.9	218	6.5	118	3.6	3333	100.0

Table 3.5d

Ratings of Usefulness by Type of Material or Training Received from the Department of Education

All Institutions	Usefulness Rating										Total	
	1		2		3		4		5			
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Software	965	42.1	581	25.4	402	17.5	165	7.2	179	7.8	2292	100.0
Telephone Support	1338	38.2	863	24.6	779	22.3	344	9.8	179	5.1	3502	100.0
Information	1940	37.4	1430	27.6	1110	21.4	513	9.9	191	3.7	5184	100.0
Training Sessions	1590	36.8	1308	30.3	922	21.3	306	7.1	193	4.5	4318	100.0
Counseling Materials	1379	41.9	888	27.0	654	19.9	229	7.0	143	4.3	3294	100.0

Table 3.6a

Mean Ratings by Type of Material or Training Received from Primary Lenders

All Institutions	Timeliness Rating	Usefulness Rating
	MEAN	MEAN
Materials/Training		
Software	1.6	1.7
Telephone support	1.6	1.6
Information	1.7	1.7
Training sessions	1.7	1.7
Counseling materials	1.6	1.6

Table 3.6b

Counts of Institutions that Received Materials or Training from Primary Lenders

All Institutions	Received		Total
	No	Yes	
	N	N	N
Software	4325	1167	5492
Telephone Support	741	4817	5558
Information	1907	3631	5538
Training Sessions	3403	2136	5539
Counseling Materials	1417	4121	5538

Table 3.6c

Ratings of Timeliness by Type of Material or Training Received from Primary Lenders

All Institutions	Timeliness Rating										Total	
	1		2		3		4		5			
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Software	722	62.8	278	24.2	70	6.1	51	4.4	29	2.5	1150	100.0
Telephone Support	2884	60.3	1144	23.9	444	9.3	198	4.1	111	2.3	4782	100.0
Information	1916	53.2	1009	28.0	479	13.3	155	4.3	39	1.1	3598	100.0
Training Sessions	1117	53.1	611	29.0	241	11.4	89	4.2	47	2.2	2105	100.0
Counseling Materials	2587	63.5	935	22.9	351	8.6	93	2.3	110	2.7	4075	100.0

Table 3.6d

Ratings of Usefulness by Type of Material or Training Received from Primary Lenders

All Institutions	Usefulness Rating										Total	
	1		2		3		4		5			
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Software	687	61.2	271	24.1	72	6.5	41	3.6	52	4.6	1123	100.0
Telephone Support	2999	63.6	1018	21.6	395	8.4	164	3.5	142	3.0	4718	100.0
Information	2043	57.6	893	25.2	393	11.1	155	4.4	63	1.8	3547	100.0
Training Sessions	1178	57.1	514	24.9	208	10.1	80	3.9	82	4.0	2061	100.0
Counseling Materials	2687	66.4	814	20.1	315	7.8	91	2.2	142	3.5	4048	100.0

Table 3.7a

Mean Ratings by Type of Material or Training Received from Primary Guarantee Agency

All Institutions	Timeliness Rating	Usefulness Rating
	MEAN	MEAN
Materials/Training		
Software	1.6	1.6
Telephone support	1.6	1.6
Information	1.7	1.6
Training sessions	1.6	1.7
Counseling materials	1.6	1.6

Table 3.7b

Counts of Institutions that Received Materials or Training from Primary Guarantee Agency

All Institutions	Received		Total
	No	Yes	
	N	N	N
Software	2999	2510	5509
Telephone Support	367	5206	5573
Information	353	5217	5570
Training Sessions	939	4634	5573
Counseling Materials	750	4829	5579

Table 3.7c

Ratings of Timeliness by Type of Material or Training Received from Primary Guarantee Agency

All Institutions	Timeliness Rating										Total	
	1		2		3		4		5			
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Software	1523	61.6	597	24.2	224	9.0	72	2.9	55	2.2	2471	100.0
Telephone Support	3134	60.6	1216	23.5	510	9.9	180	3.5	130	2.5	5170	100.0
Information	2860	55.2	1422	27.5	601	11.6	167	3.2	127	2.5	5179	100.0
Training Sessions	2645	57.6	1231	26.8	510	11.1	147	3.2	57	1.3	4590	100.0
Counseling Materials	2958	61.8	1225	25.6	389	8.1	112	2.3	100	2.1	4784	100.0

Table 3.7d

Ratings of Usefulness by Type of Material or Training Received from Primary Guarantee Agency

All Institutions	Usefulness Rating										Total	
	1		2		3		4		5			
	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct	N	Pct
Software	1605	65.8	490	20.1	160	6.6	100	4.1	83	3.4	2437	100.0
Telephone Support	3316	64.7	1090	21.3	467	9.1	123	2.4	128	2.5	5125	100.0
Information	3193	62.1	1140	22.2	551	10.7	124	2.4	134	2.6	5142	100.0
Training Sessions	2684	58.9	1133	24.9	490	10.8	164	3.6	84	1.8	4555	100.0
Counseling Materials	3063	64.7	1053	22.2	390	8.2	104	2.2	126	2.7	4736	100.0

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Table 3.8

Current Level of Effort to Administer FFEL Program by Satisfaction Prior to July 1994

Satisfaction with FFEL Program Prior to July 1994	Current Level of Effort											
	Very easy		Relatively easy		Moderate		Relatively labor intensive		Very labor intensive		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
1=Very Satisfied	170	13.8	397	32.2	480	39.0	152	12.3	32	2.6	1231	100.0
2	91	4.6	493	24.9	809	40.9	506	25.6	78	3.9	1978	100.0
3	94	6.1	298	19.5	581	37.9	465	30.4	93	6.1	1531	100.0
4	10	2.3	32	7.6	101	24.5	205	49.4	67	16.2	414	100.0
5=Very Dissatisfied	6	3.7	12	7.2	24	14.0	55	32.5	72	42.5	170	100.0

Table 3.9

Current Level of Effort to Administer FFEL Program by Current FFEL Satisfaction Level

Current FFEL Satisfaction Level	Current Level of Effort										Total	
	Very easy		Relatively easy		Moderate		Relatively labor intensive		Very labor intensive			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
1=Very Satisfied	221	15.1	501	34.3	503	34.4	214	14.6	24	1.6	1463	100.0
2	75	3.3	577	25.8	932	41.6	570	25.5	84	3.8	2238	100.0
3	64	4.9	179	13.8	514	39.6	444	34.2	98	7.5	1299	100.0
4	10	2.6	27	7.1	97	25.9	163	43.7	78	20.7	374	100.0
5=Very Dissatisfied	3	3.0	4	3.3	16	15.1	31	29.1	52	49.4	105	100.0

Table 3.10
Direct Loan Application Decision by Current Satisfaction with FFEL Program

DL Application Decision	Current Level of Satisfaction										Total	
	1=Very Satisfied		2		3		4		5=Very Dissatisfied			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Year 2 particip.	264	20.1	468	35.7	379	29.0	150	11.5	49	3.7	1310	100.0
Pending for Year 3	50	14.1	126	36.0	135	38.4	35	10.0	5	1.4	351	100.0
Will apply for Year 3	43	13.1	98	30.3	149	46.0	34	10.6	0	0	325	100.0
Application Rejected	36	29.7	43	35.3	17	14.3	18	14.9	7	5.7	121	100.0
No	957	33.6	1219	42.8	526	18.5	110	3.9	33	1.1	2844	100.0
Other	83	17.0	259	53.2	101	20.7	31	6.3	13	2.8	487	100.0

Table 4.1

Ratings by Aspect of Program

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	775	14.1	3022	54.7	168	3.0	1554	28.2	5519	100
Ease of Admin.	1039	18.8	2844	51.5	258	4.7	1386	25.1	5527	100
Service from banks/GAs	1980	35.8	2137	38.7	137	2.5	1272	23.0	5527	100
Service from services/collections	1140	20.7	2601	47.2	160	2.9	1606	29.2	5506	100
Service from third parties	374	6.8	1587	28.9	64	1.2	3461	63.1	5486	100

Table 4.1a

Ratings by Aspect of Program
by Institutional Characteristics

Type & Control: 4-Year Public

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	93	18.3	333	65.7	9	1.8	72	14.2	507	100
Ease of Admin.	166	33.0	251	49.7	32	6.4	55	11.0	505	100
Service from banks/GAs	288	56.8	147	28.9	23	4.5	49	9.7	507	100
Service from services/collections	165	33.1	227	45.6	17	3.3	89	18.0	498	100
Service from third parties	62	12.3	124	24.8	6	1.2	310	61.7	502	100

Type & Control: 2-Year Public

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	130	12.0	673	62.1	9	0.8	271	25.0	1084	100
Ease of Admin.	158	14.4	616	56.4	64	5.9	254	23.3	1092	100
Service from banks/GAs	365	33.5	478	43.9	22	2.1	224	20.5	1089	100
Service from services/collections	213	19.7	549	50.6	19	1.8	303	27.9	1085	100
Service from third parties	61	5.7	254	23.8	8	0.8	745	69.7	1069	100

Type & Control: 4-Year Private

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	189	15.0	747	59.3	15	1.2	309	24.5	1259	100
Ease of Admin.	363	28.9	604	48.0	66	5.2	225	17.9	1257	100
Service from banks/GAs	697	55.3	341	27.1	20	1.6	201	16.0	1259	100
Service from services/collections	374	29.7	570	45.3	25	2.0	289	23.0	1258	100
Service from third parties	114	9.0	373	29.6	14	1.1	757	60.2	1258	100

Type & Control: 2-Year Private

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	49	10.0	237	48.5	7	1.3	196	40.1	488	100
Ease of Admin.	65	13.4	216	44.2	13	2.7	194	39.7	488	100
Service from banks/GAs	118	24.2	167	34.2	16	3.2	187	38.4	488	100
Service from services/collections	61	12.6	193	39.6	14	2.8	220	45.1	488	100
Service from third parties	22	4.4	101	20.9	2	0.4	361	74.3	486	100

Type & Control: Proprietary

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	262	13.7	931	48.8	117	6.1	600	31.4	1910	100
Ease of Admin.	231	12.1	1043	54.6	74	3.9	562	29.4	1910	100
Service from banks/GAs	423	22.2	919	48.1	44	2.3	522	27.4	1908	100
Service from services/collections	280	14.7	954	50.0	76	4.0	598	31.3	1908	100
Service from third parties	93	4.9	679	35.7	32	1.7	1100	57.8	1903	100

Table 4.1b

Ratings by Aspect of Program
by Institutional Characteristics

Loan Volume: $1,000,000 or less

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	398	12.9	1590	51.4	72	2.3	1032	33.4	3092	100
Ease of Admin.	408	13.2	1570	50.7	140	4.5	981	31.7	3099	100
Service from banks/GAs	792	25.5	1324	42.7	71	2.3	913	29.5	3101	100
Service from services/collections	486	15.7	1413	45.7	96	3.1	1100	35.6	3095	100
Service from third parties	153	5.0	876	28.5	39	1.3	2003	65.2	3071	100

Loan Volume: $1,000,001-$5,000,000

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	214	13.9	914	59.7	74	4.8	330	21.6	1532	100
Ease of Admin.	359	23.4	840	54.9	72	4.7	259	16.9	1531	100
Service from banks/GAs	722	47.2	552	36.2	30	2.0	223	14.6	1528	100
Service from services/collections	372	24.4	793	52.0	41	2.7	320	21.0	1526	100
Service from third parties	130	8.5	476	31.2	17	1.1	903	59.1	1526	100

Loan Volume: $5,000,001-$10,000,000

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	60	18.3	212	64.8	4	1.4	51	15.5	327	100
Ease of Admin.	101	31.0	172	53.0	23	7.0	29	9.0	325	100
Service from banks/GAs	192	59.0	94	28.8	9	2.8	30	9.3	325	100
Service from services/collections	117	36.7	156	49.0	3	1.0	43	13.4	318	100
Service from third parties	31	9.5	103	31.9	1	0.4	187	58.1	322	100

Loan Volume: $10,000,0001-$20,000,000

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	41	21.9	122	65.0	2	1.3	22	11.8	188	100
Ease of Admin.	75	39.8	89	47.1	9	4.5	16	8.6	190	100
Service from banks/GAs	122	64.5	50	26.2	5	2.6	13	6.7	190	100
Service from services/collections	79	41.2	82	43.2	2	1.3	27	14.3	191	100
Service from third parties	23	12.0	54	28.7	0	0	112	59.4	190	100

Loan Volume: over $20,000,000

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	10	8.9	83	75.9	4	3.4	13	11.9	109	100
Ease of Admin.	40	36.8	58	53.5	6	5.7	4	4.0	108	100
Service from banks/GAs	63	57.9	32	29.2	10	8.9	4	4.0	109	100
Service from services/collections	40	37.4	50	46.5	7	6.8	10	9.3	108	100
Service from third parties	15	13.4	22	20.2	5	4.5	68	61.9	109	100

Table 4.1c

Ratings by Aspect of Program
by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	476	13.5	1983	56.4	73	2.1	981	27.9	3514	100
Ease of Admin.	650	18.5	1787	50.9	164	4.7	908	25.9	3509	100
Service from banks/GAs	1238	35.2	1376	39.1	84	2.4	818	23.3	3517	100
Service from services/collections	673	19.2	1661	47.4	98	2.8	1072	30.6	3503	100
Service from third parties	228	6.5	974	28.0	35	1.0	2247	64.5	3484	100

Aid Office Stucture: Separate offices

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	98	15.2	343	53.1	13	2.1	191	29.5	646	100
Ease of Admin.	142	21.8	329	50.5	30	4.6	150	23.1	650	100
Service from banks/GAs	230	35.3	250	38.4	24	3.7	147	22.6	652	100
Service from services/collections	129	19.9	341	52.4	16	2.4	165	25.3	650	100
Service from third parties	40	6.2	249	38.5	8	1.2	349	54.0	646	100

Aid Office Stucture: Mult. campus, 1 office

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	133	14.4	516	55.8	35	3.8	241	26.0	926	100
Ease of Admin.	160	17.2	510	54.9	52	5.6	207	22.3	930	100
Service from banks/GAs	373	40.5	333	36.2	16	1.7	199	21.7	921	100
Service from services/collections	251	27.3	391	42.5	35	3.8	243	26.4	921	100
Service from third parties	71	7.7	254	27.5	19	2.0	581	62.8	925	100

Aid Office Stucture: Other

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	15	9.0	79	48.5	34	21.0	35	21.5	163	100
Ease of Admin.	31	18.8	103	63.2	4	2.3	26	15.7	163	100
Service from banks/GAs	51	31.3	92	56.4	1	0.7	19	11.5	163	100
Service from services/collections	40	24.7	101	61.9	1	0.7	21	12.7	163	100
Service from third parties	12	7.4	55	33.7	0	0	96	58.9	163	100

Table 4.1d

Ratings by Aspect of Program
by Institutional Characteristics

EFT Admin: Yes

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	128	13.9	524	57.2	46	5.0	219	23.9	916	100
Ease of Admin.	314	34.5	422	46.4	42	4.6	132	14.5	910	100
Service from banks/GAs	497	54.3	271	29.7	24	2.7	122	13.3	914	100
Service from services/collections	297	32.5	413	45.2	30	3.3	172	18.9	913	100
Service from third parties	90	9.9	294	32.2	17	1.8	512	56.1	913	100

EFT Admin: No

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	595	13.7	2398	55.3	111	2.6	1229	28.4	4333	100
Ease of Admin.	669	15.4	2307	53.1	207	4.8	1159	26.7	4342	100
Service from banks/GAs	1395	32.2	1781	41.0	101	2.3	1062	24.5	4338	100
Service from services/collections	797	18.4	2081	48.1	120	2.8	1327	30.7	4325	100
Service from third parties	261	6.1	1238	28.8	45	1.1	2761	64.1	4305	100

Table 4.1e

Ratings by Aspect of Program
by Institutional Characteristics

Uses EDExpress Software: Yes

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	337	14.7	1361	59.3	112	4.9	485	21.1	2294	100
Ease of Admin.	512	22.3	1265	55.1	103	4.5	415	18.1	2294	100
Service from banks/GAs	1001	43.6	842	36.7	74	3.2	380	16.5	2297	100
Service from services/collections	581	25.4	1135	49.6	63	2.7	510	22.3	2290	100
Service from third parties	167	7.3	642	28.2	33	1.4	1438	63.1	2280	100

Uses EDExpress Software: No

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	386	13.1	1561	52.8	45	1.5	963	32.6	2954	100
Ease of Admin.	471	15.9	1465	49.5	147	5.0	876	29.6	2958	100
Service from banks/GAs	891	30.1	1209	40.9	51	1.7	804	27.2	2955	100
Service from services/collections	512	17.4	1359	46.1	87	3.0	990	33.6	2948	100
Service from third parties	184	6.3	890	30.3	29	1.0	1835	62.5	2938	100

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Table 4.1f

Ratings by Aspect of Program
by Institutional Characteristics

Computer System: Mainframe only

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	38	13.5	187	66.9	3	1.1	52	18.5	280	100
Ease of Admin.	57	20.5	160	57.7	14	5.0	47	16.8	278	100
Service from banks/GAs	144	51.6	97	34.8	4	1.3	34	12.3	278	100
Service from services/collections	72	25.9	150	54.2	7	2.5	48	17.5	277	100
Service from third parties	21	7.7	80	28.7	0	0	177	63.6	278	100

Computer System: Both mainframe and PC

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	288	14.6	1212	61.4	60	3.0	415	21.0	1974	100
Ease of Admin.	485	24.5	1042	52.6	116	5.9	338	17.1	1980	100
Service from banks/GAs	938	47.4	702	35.4	53	2.7	287	14.5	1980	100
Service from services/collections	511	25.9	994	50.4	50	2.5	417	21.2	1972	100
Service from third parties	163	8.3	576	29.4	24	1.2	1193	61.0	1955	100

Computer System: PC only

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	225	13.6	882	53.3	67	4.1	480	29.0	1654	100
Ease of Admin.	287	17.4	870	52.6	60	3.6	438	26.5	1654	100
Service from banks/GAs	536	32.4	682	41.2	25	1.5	412	24.9	1654	100
Service from services/collections	331	20.1	773	46.8	63	3.8	484	29.3	1651	100
Service from third parties	81	4.9	432	26.1	32	2.0	1106	67.0	1651	100

Computer System: Contracted servicer

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	71	12.0	267	45.5	15	2.6	234	39.9	587	100
Ease of Admin.	64	11.0	294	50.0	15	2.6	214	36.5	587	100
Service from banks/GAs	113	19.3	240	40.8	29	4.9	205	35.0	587	100
Service from services/collections	97	16.6	218	37.1	15	2.6	257	43.7	587	100
Service from third parties	48	8.2	230	39.6	1	0.2	302	52.0	580	100

Computer System: All manual processing

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	57	11.3	237	46.6	6	1.3	207	40.8	507	100
Ease of Admin.	38	7.5	233	46.0	36	7.1	200	39.4	507	100
Service from banks/GAs	81	16.0	224	44.1	10	1.9	193	38.0	507	100
Service from services/collections	39	7.6	221	43.6	11	2.1	236	46.7	506	100
Service from third parties	9	1.8	115	22.6	3	0.6	380	74.9	507	100

Table 4.1f

Ratings by Aspect of Program
by Institutional Characteristics

Computer System: Other

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	44	17.8	137	55.7	5	2.1	60	24.4	245	100
Ease of Admin.	51	21.0	131	53.4	9	3.5	54	22.0	245	100
Service from banks/GAs	79	32.3	108	44.1	5	2.0	53	21.6	245	100
Service from services/collections	44	17.9	138	56.7	5	1.9	57	23.4	244	100
Service from third parties	28	11.5	100	40.9	1	0.5	115	47.0	245	100

Table 4.1g

Ratings by Aspect of Program
by Institutional Characteristics

Number of Lenders: 1 - 2

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	198	15.0	673	50.8	32	2.4	420	31.7	1323	100
Ease of Admin.	173	13.0	670	50.5	81	6.1	403	30.4	1327	100
Service from banks/GAs	236	17.8	663	50.1	40	3.0	385	29.1	1323	100
Service from services/collections	149	11.3	663	50.0	41	3.1	472	35.6	1325	100
Service from third parties	70	5.3	435	32.9	10	0.8	804	60.9	1320	100

Number of Lenders: 3 - 5

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	198	12.4	857	53.5	34	2.1	512	32.0	1601	100
Ease of Admin.	277	17.3	806	50.3	41	2.5	477	29.8	1600	100
Service from banks/GAs	530	33.2	613	38.4	31	1.9	423	26.5	1596	100
Service from services/collections	302	18.9	746	46.8	33	2.1	513	32.2	1594	100
Service from third parties	90	5.6	501	31.5	11	0.7	989	62.2	1590	100

Number of Lenders: 6 - 10

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	194	16.0	705	58.0	10	0.8	307	25.3	1216	100
Ease of Admin.	273	22.5	605	49.7	74	6.1	264	21.7	1216	100
Service from banks/GAs	526	42.9	423	34.5	22	1.8	254	20.7	1225	100
Service from services/collections	274	22.5	580	47.6	44	3.6	320	26.3	1218	100
Service from third parties	93	7.7	288	23.8	21	1.8	809	66.8	1210	100

Number of Lenders: 11 - 20

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	67	14.6	284	62.0	15	3.3	92	20.1	458	100
Ease of Admin.	97	21.1	261	56.9	21	4.6	79	17.3	458	100
Service from banks/GAs	221	48.3	157	34.4	17	3.8	62	13.5	458	100
Service from services/collections	126	27.8	219	48.3	20	4.4	88	19.5	452	100
Service from third parties	28	6.1	130	28.8	3	0.6	291	64.4	452	100

Number of Lenders: Over 20

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	64	9.9	403	62.0	66	10.1	117	18.0	650	100
Ease of Admin.	163	25.1	389	59.7	32	4.9	67	10.3	651	100
Service from banks/GAs	379	58.3	196	30.1	14	2.2	61	9.4	650	100
Service from services/collections	243	37.4	287	44.3	12	1.8	107	16.5	649	100
Service from third parties	70	10.9	179	27.7	16	2.5	380	58.9	646	100

Table 4.1h

Ratings by Aspect of Program
by Institutional Characteristics

Number of GAs: 1

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	307	14.0	1153	52.5	45	2.0	691	31.5	2196	100
Ease of Admin.	342	15.5	1111	50.4	108	4.9	641	29.1	2202	100
Service from banks/GAs	579	26.4	978	44.5	44	2.0	598	27.2	2198	100
Service from services/collections	334	15.2	1062	48.3	62	2.8	739	33.6	2197	100
Service from third parties	126	5.8	643	29.5	31	1.4	1378	63.3	2178	100

Number of GAs: 2 - 3

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	281	13.4	1178	56.4	66	3.2	563	27.0	2089	100
Ease of Admin.	403	19.3	1090	52.2	81	3.9	512	24.5	2087	100
Service from banks/GAs	803	38.4	771	36.9	58	2.8	459	21.9	2090	100
Service from services/collections	466	22.4	967	46.5	63	3.0	584	28.1	2080	100
Service from third parties	130	6.3	629	30.2	15	0.7	1306	62.8	2080	100

Number of GAs: 4 - 5

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	84	17.1	302	61.0	4	0.9	104	21.0	494	100
Ease of Admin.	126	25.4	252	50.9	36	7.3	81	16.4	494	100
Service from banks/GAs	237	47.8	170	34.5	13	2.6	75	15.1	494	100
Service from services/collections	133	26.9	248	50.3	12	2.5	100	20.2	493	100
Service from third parties	41	8.3	147	29.8	9	1.8	298	60.1	495	100

Number of GAs: Over 5

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	50	10.7	289	61.6	41	8.6	90	19.1	469	100
Ease of Admin.	112	23.9	277	59.1	24	5.1	56	11.9	469	100
Service from banks/GAs	272	58.0	133	28.4	11	2.4	53	11.2	469	100
Service from services/collections	161	34.3	217	46.4	12	2.6	78	16.7	468	100
Service from third parties	54	11.5	112	24.2	7	1.5	292	62.8	465	100

Table 4.1i

Ratings by Aspect of Program
by Institutional Characteristics

DL Application: Year 2 Participant

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	224	17.7	671	53.2	49	3.9	318	25.2	1262	100
Ease of Admin.	245	19.4	695	55.0	34	2.7	290	23.0	1264	100
Service from banks/GAs	429	33.9	508	40.1	42	3.3	287	22.7	1265	100
Service from services/collections	240	19.1	649	51.7	26	2.0	341	27.2	1255	100
Service from third parties	84	6.7	461	36.8	18	1.4	690	55.1	1253	100

DL Application: Pending for Year 3

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	54	15.8	146	42.6	15	4.4	128	37.1	344	100
Ease of Admin.	43	12.6	183	53.3	3	0.7	115	33.5	344	100
Service from banks/GAs	90	26.3	131	38.0	10	3.0	112	32.6	344	100
Service from services/collections	51	14.9	147	43.0	15	4.4	129	37.7	342	100
Service from third parties	26	7.6	86	25.5	0	0	225	66.8	337	100

DL Application: Will Apply for Year 3

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	36	11.5	145	46.0	44	13.9	90	28.6	316	100
Ease of Admin.	29	9.3	166	52.4	37	11.7	84	26.6	316	100
Service from banks/GAs	64	20.1	168	53.1	4	1.3	81	25.6	317	100
Service from services/collections	51	16.0	143	45.2	22	6.9	101	31.9	317	100
Service from third parties	18	5.6	71	22.3	1	0.4	228	71.7	317	100

DL Application: Application Rejected

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	1	1.1	74	61.6	10	7.9	35	29.4	121	100
Ease of Admin.	3	2.2	73	60.5	8	6.8	37	30.5	121	100
Service from banks/GAs	10	7.9	76	62.7	0	0	35	29.4	121	100
Service from services/collections	0	0	83	68.4	1	1.1	37	30.5	121	100
Service from third parties	7	5.7	57	46.8	1	1.1	56	46.3	121	100

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Table 4.1i

Ratings by Aspect of Program by Institutional Characteristics

DL Application: No

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	353	12.9	1596	58.4	36	1.3	746	27.3	2731	100
Ease of Admin.	553	20.2	1381	50.5	140	5.1	660	24.1	2735	100
Service from banks/GAs	1107	40.5	996	36.4	53	1.9	577	21.1	2733	100
Service from services/collections	619	22.7	1274	46.6	65	2.4	773	28.3	2732	100
Service from third parties	197	7.2	702	25.8	41	1.5	1785	65.5	2725	100

DL Application: Other

Aspect of Program	RATING								Total	
	Improved		No change		Worsened		NA			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Student access	53	11.2	288	60.7	2	0.5	131	27.6	474	100
Ease of Admin.	109	23.1	232	49.0	28	5.8	104	22.1	473	100
Service from banks/GAs	191	40.4	174	36.8	16	3.4	92	19.4	473	100
Service from services/collections	133	28.2	198	42.2	21	4.4	118	25.2	470	100
Service from third parties	19	4.2	155	33.3	1	0.2	290	62.3	465	100

Table 4.2

Changes in Financial Aid Resources

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	97	1.7	187	3.4	4140	74.6	889	16.0	240	4.3	5553	100.0
Staff in Acct. & Business	61	1.1	161	2.9	4791	86.6	448	8.1	71	1.3	5532	100.0
Technical Support Staff	73	1.3	119	2.2	4588	82.8	641	11.6	117	2.1	5538	100.0
Current Staff Hours	91	1.6	206	3.7	3158	56.9	1407	25.4	684	12.3	5546	100.0
Equipment/Computers	50	0.9	99	1.8	2958	53.3	1683	30.3	760	13.7	5550	100.0
Supplies	82	1.5	190	3.4	3182	57.2	1533	27.6	572	10.3	5560	100.0
Training Funds	138	2.5	199	3.6	3948	71.9	901	16.4	303	5.5	5489	100.0
Staff Travel Funds	160	2.9	249	4.5	3877	69.9	992	17.9	269	4.8	5546	100.0
Computer Programming	85	1.5	93	1.7	2775	50.1	1723	31.1	857	15.5	5534	100.0

Table 4.2a

Changes in Financial Aid Resources by Institutional Characteristics

Type & Control: 4-Year Public

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	12	2.3	18	3.6	355	69.6	101	19.7	24	4.7	510	100.0
Staff in Acct. & Business	5	1.0	18	3.6	424	83.8	52	10.4	6	1.2	506	100.0
Technical Support Staff	11	2.2	14	2.8	375	73.6	93	18.2	16	3.2	510	100.0
Current Staff Hours	11	2.2	15	2.9	257	50.3	132	26.0	95	18.6	510	100.0
Equipment/Computers	8	1.5	11	2.1	192	37.6	205	40.2	95	18.6	511	100.0
Supplies	14	2.7	24	4.7	223	43.8	161	31.6	88	17.3	509	100.0
Training Funds	19	3.8	20	3.9	373	74.3	69	13.6	22	4.4	502	100.0
Staff Travel Funds	20	4.0	29	5.6	358	70.4	81	15.9	21	4.1	509	100.0
Computer Programming	12	2.4	19	3.7	162	31.9	199	39.1	117	23.0	508	100.0

Type & Control: 2-Year Public

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	22	2.1	27	2.5	838	77.4	137	12.6	59	5.4	1083	100.0
Staff in Acct. & Business	14	1.3	21	1.9	990	91.1	51	4.7	11	1.0	1087	100.0
Technical Support Staff	6	0.5	22	2.1	916	84.3	126	11.6	16	1.5	1087	100.0
Current Staff Hours	11	1.0	34	3.1	607	55.8	297	27.3	139	12.8	1088	100.0
Equipment/Computers	7	0.6	18	1.7	643	59.0	308	28.3	112	10.3	1089	100.0
Supplies	12	1.1	23	2.1	648	59.5	300	27.5	106	9.7	1088	100.0
Training Funds	31	2.8	37	3.4	821	76.4	133	12.3	54	5.0	1075	100.0
Staff Travel Funds	47	4.3	58	5.4	773	71.2	161	14.8	47	4.3	1085	100.0
Computer Programming	14	1.3	15	1.4	601	55.3	364	33.5	93	8.5	1087	100.0

Table 4.2a

Changes in Financial Aid Resources by Institutional Characteristics

Type & Control: 4-Year Private

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	11	0.8	20	1.5	945	74.1	235	18.5	64	5.0	1274	100.0
Staff in Acct. & Business	5	0.4	23	1.9	1132	89.4	91	7.2	14	1.1	1266	100.0
Technical Support Staff	16	1.3	15	1.2	1022	80.4	175	13.8	42	3.3	1271	100.0
Current Staff Hours	20	1.6	52	4.1	707	55.9	312	24.6	175	13.8	1266	100.0
Equipment/Computers	9	0.7	22	1.7	556	43.7	451	35.4	236	18.5	1273	100.0
Supplies	24	1.9	64	5.0	703	55.2	348	27.4	134	10.5	1273	100.0
Training Funds	13	1.1	28	2.2	952	75.2	192	15.2	80	6.3	1266	100.0
Staff Travel Funds	24	1.9	33	2.6	914	71.8	233	18.3	68	5.4	1273	100.0
Computer Programming	13	1.1	19	1.5	537	42.3	458	36.0	244	19.2	1271	100.0

Type & Control: 2-Year Private

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	10	2.0	13	2.6	429	85.0	45	9.0	7	1.3	504	100.0
Staff in Acct. & Business	10	2.0	15	3.0	448	89.2	29	5.8	0	0	502	100.0
Technical Support Staff	4	0.7	6	1.1	463	92.6	28	5.5	0	0	500	100.0
Current Staff Hours	7	1.3	13	2.6	346	69.1	105	20.8	31	6.2	502	100.0
Equipment/Computers	2	0.4	5	1.0	333	66.5	108	21.5	53	10.6	500	100.0
Supplies	2	0.4	5	1.0	357	71.2	119	23.7	19	3.7	502	100.0
Training Funds	9	1.8	21	4.2	413	83.1	42	8.5	12	2.5	497	100.0
Staff Travel Funds	12	2.5	35	6.9	378	75.6	59	11.8	17	3.3	500	100.0
Computer Programming	9	1.7	4	0.8	319	63.7	111	22.2	58	11.5	500	100.0

Table 4.2a

Changes in Financial Aid Resources by Institutional Characteristics

Type & Control: Proprietary

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	37	2.0	95	5.0	1384	72.7	314	16.5	74	3.9	1904	100.0
Staff in Acct. & Business	22	1.2	81	4.3	1560	81.9	210	11.1	30	1.6	1904	100.0
Technical Support Staff	30	1.6	52	2.8	1588	83.7	188	9.9	39	2.0	1897	100.0
Current Staff Hours	36	1.9	83	4.4	1090	57.2	471	24.7	225	11.8	1904	100.0
Equipment/Computers	21	1.1	36	1.9	1072	56.4	539	28.3	235	12.3	1903	100.0
Supplies	22	1.2	70	3.7	1103	57.7	522	27.3	194	10.1	1911	100.0
Training Funds	62	3.3	83	4.4	1208	63.7	421	22.2	123	6.5	1896	100.0
Staff Travel Funds	50	2.6	77	4.1	1263	66.4	413	21.7	101	5.3	1903	100.0
Computer Programming	35	1.8	32	1.7	1034	54.6	496	26.2	298	15.7	1895	100.0

Table 4.2b

Changes in Financial Aid Resources by Institutional Characteristics

Loan Volume: $1,000,000 or less

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	68	2.2	105	3.4	2395	77.1	430	13.8	108	3.5	3107	100.0
Staff in Acct. & Business	45	1.5	98	3.2	2668	85.9	246	7.9	49	1.6	3106	100.0
Technical Support Staff	39	1.3	77	2.5	2665	86.1	260	8.4	56	1.8	3096	100.0
Current Staff Hours	56	1.8	106	3.4	1815	58.5	765	24.7	360	11.6	3103	100.0
Equipment/Computers	29	0.9	65	2.1	1882	60.5	773	24.8	362	11.7	3111	100.0
Supplies	32	1.0	93	3.0	1939	62.2	778	24.9	276	8.9	3117	100.0
Training Funds	103	3.3	96	3.1	2192	71.0	514	16.6	185	6.0	3089	100.0
Staff Travel Funds	101	3.3	136	4.4	2160	69.5	556	17.9	152	4.9	3106	100.0
Computer Programming	62	2.0	35	1.1	1799	58.0	815	26.3	389	12.5	3101	100.0

Loan Volume: [illegible],000,001-$5,000,000

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	13	0.8	46	3.0	1121	72.6	277	17.9	88	5.7	1544	100.0
Staff in Acct. & Business	8	0.5	41	2.7	1355	88.0	129	8.4	8	0.5	1540	100.0
Technical Support Staff	19	1.2	20	1.3	1256	81.4	217	14.0	32	2.1	1543	100.0
Current Staff Hours	19	1.2	51	3.3	860	55.7	397	25.7	216	14.0	1543	100.0
Equipment/Computers	13	0.8	15	0.9	670	43.4	601	38.9	245	15.9	1543	100.0
Supplies	25	1.6	55	3.6	808	52.4	492	31.9	163	10.6	1543	100.0
Training Funds	19	1.2	68	4.4	1117	72.8	252	16.4	79	5.2	1534	100.0
Staff Travel Funds	33	2.2	59	3.9	1083	70.3	284	18.4	80	5.2	1540	100.0
Computer Programming	13	0.8	34	2.2	661	43.0	559	36.4	272	17.7	1538	100.0

Loan Volume: $5,000,001-$10,000,000

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	1	0.4	10	3.2	225	69.2	74	22.6	15	4.6	326	100.0
Staff in Acct. & Business	2	0.8	11	3.3	279	85.6	31	9.6	2	0.8	326	100.0
Technical Support Staff	5	1.5	2	0.8	243	74.3	68	20.8	9	2.7	327	100.0
Current Staff Hours	5	1.5	19	5.9	167	51.3	92	28.2	43	13.1	326	100.0
Equipment/Computers	4	1.1	4	1.2	128	39.2	117	35.7	74	22.7	327	100.0
Supplies	10	3.1	10	3.1	154	47.7	97	30.0	52	16.2	322	100.0
Training Funds	6	1.9	14	4.3	244	75.2	46	14.2	14	4.3	324	100.0
Staff Travel Funds	9	2.9	17	5.3	237	72.4	51	15.7	12	3.8	327	100.0
Computer Programming	4	1.2	7	2.0	107	33.2	138	42.5	68	21.1	324	100.0

Table 4.2b

Changes in Financial Aid Resources by Institutional Characteristics

Loan Volume: $10,000,0001-$20,000,000

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	7	3.6	8	4.3	128	67.3	36	19.0	11	5.8	190	100.0
Staff in Acct. & Business	1	0.7	8	4.0	158	84.1	19	10.0	2	1.3	188	100.0
Technical Support Staff	5	2.6	7	3.6	126	66.4	42	22.3	10	5.2	190	100.0
Current Staff Hours	4	1.9	15	8.0	105	54.9	41	21.7	26	13.5	191	100.0
Equipment/Computers	1	0.7	7	3.7	68	36.5	75	40.2	35	18.9	187	100.0
Supplies	5	2.6	17	9.1	78	40.8	59	31.1	31	16.4	191	100.0
Training Funds	6	3.3	7	3.8	132	72.4	27	14.7	11	5.8	182	100.0
Staff Travel Funds	7	3.9	10	5.5	128	67.8	37	19.5	6	3.3	188	100.0
Computer Programming	4	2.3	12	6.5	48	25.4	79	41.9	45	23.9	189	100.0

Loan Volume: over $20,000,000

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	3	3.0	4	3.4	81	74.4	16	14.6	5	4.6	108	100.0
Staff in Acct. & Business	0	0	1	1.2	94	89.5	10	9.3	0	0	105	100.0
Technical Support Staff	0	0	4	3.3	76	69.8	23	21.2	6	5.6	109	100.0
Current Staff Hours	1	1.1	5	4.6	60	56.1	22	20.5	19	17.7	107	100.0
Equipment/Computers	0	0	1	1.1	49	44.4	45	41.1	15	13.4	109	100.0
Supplies	2	2.2	11	10.1	54	49.7	23	21.2	18	16.8	109	100.0
Training Funds	0	0	4	3.5	83	77.5	18	16.7	3	2.3	107	100.0
Staff Travel Funds	1	1.2	9	8.0	78	72.1	18	16.6	2	2.3	108	100.0
Computer Programming	0	0	0	0	37	34.3	36	33.1	36	32.6	109	100.0

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Table 4.2c

Changes in Financial Aid Resources by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	64	1.8	92	2.6	2702	76.9	519	14.8	138	3.9	3516	100.0
Staff in Acct. & Business	41	1.2	105	3.0	3053	86.9	289	8.2	26	0.7	3515	100.0
Technical Support Staff	34	1.0	45	1.3	2982	85.1	381	10.9	63	1.8	3505	100.0
Current Staff Hours	56	1.6	126	3.6	2013	57.3	916	26.1	401	11.4	3512	100.0
Equipment/Computers	32	0.9	46	1.3	1877	53.4	1103	31.4	457	13.0	3516	100.0
Supplies	44	1.3	142	4.0	2066	58.7	941	26.7	328	9.3	3522	100.0
Training Funds	88	2.5	131	3.8	2550	73.1	534	15.3	186	5.3	3489	100.0
Staff Travel Funds	96	2.7	139	4.0	2455	69.9	641	18.2	182	5.2	3514	100.0
Computer Programming	49	1.4	65	1.8	1779	50.7	1109	31.6	510	14.5	3511	100.0

Aid Office Stucture: Separate offices

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	14	2.1	37	5.6	472	71.9	97	14.8	37	5.6	656	100.0
Staff in Acct. & Business	8	1.3	32	4.9	538	82.0	61	9.3	16	2.5	656	100.0
Technical Support Staff	20	3.0	43	6.6	505	76.7	73	11.0	18	2.7	659	100.0
Current Staff Hours	15	2.3	44	6.7	354	53.7	156	23.7	89	13.6	659	100.0
Equipment/Computers	8	1.2	24	3.6	352	53.5	178	27.1	95	14.5	657	100.0
Supplies	15	2.2	11	1.7	382	58.0	164	24.9	86	13.1	659	100.0
Training Funds	23	3.5	11	1.7	460	70.2	111	16.9	51	7.8	655	100.0
Staff Travel Funds	24	3.7	28	4.3	449	68.4	111	16.9	44	6.7	656	100.0
Computer Programming	11	1.7	15	2.3	333	51.2	191	29.4	100	15.4	651	100.0

Aid Office Stucture: Mult. campus, 1 office

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	7	0.7	41	4.3	656	69.4	194	20.6	47	5.0	945	100.0
Staff in Acct. & Business	3	0.3	18	2.0	836	89.2	73	7.8	6	0.7	937	100.0
Technical Support Staff	10	1.0	22	2.4	768	79.4	134	14.2	29	3.0	963	100.0
Current Staff Hours	10	1.1	24	2.6	525	55.6	225	23.8	159	16.9	943	100.0
Equipment/Computers	3	0.3	20	2.2	491	52.0	262	27.7	169	17.9	945	100.0
Supplies	13	1.4	27	2.8	509	53.9	293	31.1	102	10.8	944	100.0
Training Funds	21	2.2	45	4.8	635	67.9	185	19.7	51	5.4	935	100.0
Staff Travel Funds	29	3.0	60	6.3	661	70.2	168	17.8	24	2.6	941	100.0
Computer Programming	20	2.1	7	0.7	476	50.6	299	31.8	139	14.8	941	100.0

Table 4.2c

Changes in Financial Aid Resources
by Institutional Characteristics

Aid Office Stucture: Other

Resource	Change in Level											
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	8	5.1	4	2.5	119	75.4	22	13.6	5	3.4	158	100.0
Staff in Acct. & Business	5	3.1	3	1.7	126	80.4	11	6.9	12	7.9	156	100.0
Technical Support Staff	4	2.2	0	0	129	81.8	23	14.4	3	1.6	158	100.0
Current Staff Hours	3	2.2	3	1.7	115	73.9	20	12.9	15	9.4	156	100.0
Equipment/Computers	3	2.2	1	0.8	77	48.4	67	42.5	10	6.0	158	100.0
Supplies	2	1.4	6	3.6	75	47.7	51	32.1	24	15.3	158	100.0
Training Funds	2	1.4	1	0.7	123	78.5	28	17.5	3	1.8	157	100.0
Staff Travel Funds	4	2.2	5	2.9	121	76.3	26	16.7	3	1.8	158	100.0
Computer Programming	3	2.2	1	0.8	65	41.2	28	17.7	60	38.0	158	100.0

Table 4.2d

Changes in Financial Aid Resources by Institutional Characteristics

EFT Admin: Yes

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	9	1.0	28	3.1	667	72.5	158	17.2	58	6.3	920	100.0
Staff in Acct. & Business	4	0.4	26	2.9	776	85.1	97	10.7	8	0.9	911	100.0
Technical Support Staff	16	1.8	15	1.6	678	73.7	178	19.3	33	3.6	920	100.0
Current Staff Hours	19	2.0	61	6.7	542	58.9	185	20.1	113	12.3	921	100.0
Equipment/Computers	9	1.0	7	0.7	396	43.0	349	37.9	161	17.4	922	100.0
Supplies	29	3.2	48	5.2	522	56.7	201	21.8	120	13.1	920	100.0
Training Funds	7	0.8	20	2.2	682	74.7	148	16.2	56	6.1	913	100.0
Staff Travel Funds	10	1.1	37	4.0	678	73.8	148	16.1	46	5.0	919	100.0
Computer Programming	5	0.6	15	1.6	356	38.6	353	38.3	192	20.9	920	100.0

EFT Admin: No

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	83	1.9	145	3.3	3283	75.4	674	15.5	169	3.9	4355	100.0
Staff in Acct. & Business	53	1.2	133	3.0	3777	86.8	337	7.7	53	1.2	4353	100.0
Technical Support Staff	51	1.2	95	2.2	3687	84.9	432	9.9	80	1.8	4345	100.0
Current Staff Hours	66	1.5	136	3.1	2465	56.7	1132	26.0	551	12.7	4349	100.0
Equipment/Computers	37	0.9	85	1.9	2401	55.1	1261	29.0	571	13.1	4355	100.0
Supplies	45	1.0	138	3.2	2511	57.6	1248	28.6	421	9.6	4363	100.0
Training Funds	126	2.9	168	3.9	3086	71.4	708	16.4	235	5.4	4324	100.0
Staff Travel Funds	142	3.3	195	4.5	3007	69.1	799	18.4	207	4.8	4351	100.0
Computer Programming	78	1.8	73	1.7	2297	52.9	1275	29.4	618	14.2	4341	100.0

Table 4.2e

Changes in Financial Aid Resources by Institutional Characteristics

Uses EDExpress Software: Yes

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	37	1.6	95	4.1	1617	70.2	423	18.3	133	5.8	2305	100.0
Staff in Acct. & Business	23	1.0	88	3.8	1976	86.1	193	8.4	16	0.7	2296	100.0
Technical Support Staff	25	1.1	65	2.8	1802	78.4	335	14.6	70	3.1	2297	100.0
Current Staff Hours	39	1.7	80	3.5	1225	53.3	631	27.4	325	14.1	2301	100.0
Equipment/Computers	19	0.8	27	1.2	1089	47.3	763	33.1	406	17.6	2304	100.0
Supplies	44	1.9	89	3.8	1237	53.7	677	29.4	256	11.1	2303	100.0
Training Funds	44	1.9	72	3.1	1625	71.2	403	17.6	140	6.1	2283	100.0
Staff Travel Funds	63	2.7	73	3.2	1614	70.3	434	18.9	112	4.9	2296	100.0
Computer Programming	27	1.2	42	1.8	952	41.4	821	35.7	458	19.9	2300	100.0

Uses EDExpress Software: No

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	55	1.8	79	2.6	2332	78.5	409	13.8	94	3.2	2969	100.0
Staff in Acct. & Business	34	1.1	71	2.4	2577	86.8	241	8.1	46	1.5	2968	100.0
Technical Support Staff	42	1.4	45	1.5	2563	86.4	275	9.3	42	1.4	2968	100.0
Current Staff Hours	46	1.5	117	3.9	1782	60.0	686	23.1	339	11.4	2969	100.0
Equipment/Computers	27	0.9	64	2.2	1707	57.4	848	28.5	325	10.9	2973	100.0
Supplies	30	1.0	97	3.3	1796	60.3	772	25.9	284	9.5	2980	100.0
Training Funds	90	3.0	116	3.9	2142	72.5	454	15.4	151	5.1	2953	100.0
Staff Travel Funds	90	3.0	159	5.3	2071	69.6	512	17.2	142	4.8	2974	100.0
Computer Programming	56	1.9	46	1.6	1701	57.4	807	27.2	352	11.9	2961	100.0

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Table 4.2f

Changes in Financial Aid Resources by Institutional Characteristics

Computer System: Mainframe only

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	3	0.9	11	3.7	218	76.4	43	15.2	11	3.7	286	100.0
Staff in Acct. & Business	0	0	14	5.0	246	86.0	24	8.5	1	0.5	286	100.0
Technical Support Staff	3	0.9	10	3.5	226	79.1	37	13.0	10	3.5	286	100.0
Current Staff Hours	3	1.1	8	2.8	159	55.7	72	25.3	43	15.1	286	100.0
Equipment/Computers	1	0.5	6	2.0	169	59.3	94	33.0	15	5.2	286	100.0
Supplies	0	0	7	2.5	171	59.8	74	25.9	34	11.8	286	100.0
Training Funds	5	1.7	14	4.8	225	79.3	33	11.6	7	2.6	284	100.0
Staff Travel Funds	7	2.6	25	8.6	203	71.1	43	15.2	7	2.6	286	100.0
Computer Programming	4	1.3	5	1.8	130	45.4	107	37.3	40	14.1	286	100.0

Computer System: Both mainframe and PC

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	38	1.9	49	2.5	1414	71.4	364	18.4	114	5.8	1980	100.0
Staff in Acct. & Business	23	1.1	52	2.6	1727	87.5	149	7.5	24	1.2	1974	100.0
Technical Support Staff	34	1.7	36	1.8	1555	78.4	301	15.2	58	2.9	1984	100.0
Current Staff Hours	38	1.9	55	2.8	1048	52.9	544	27.5	295	14.9	1982	100.0
Equipment/Computers	19	1.0	19	1.0	894	45.0	714	36.0	340	17.1	1987	100.0
Supplies	46	2.3	92	4.6	1030	51.7	581	29.2	243	12.2	1992	100.0
Training Funds	43	2.2	58	2.9	1466	74.5	305	15.5	95	4.8	1967	100.0
Staff Travel Funds	72	3.6	64	3.2	1399	70.6	366	18.5	80	4.0	1982	100.0
Computer Programming	24	1.2	37	1.8	827	41.6	718	36.1	382	19.2	1987	100.0

Computer System: PC only

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	14	0.9	82	4.9	1267	76.4	236	14.2	60	3.6	1659	100.0
Staff in Acct. & Business	7	0.4	53	3.2	1421	85.8	161	9.7	14	0.9	1656	100.0
Technical Support Staff	14	0.8	54	3.3	1386	84.1	170	10.3	25	1.5	1649	100.0
Current Staff Hours	23	1.4	49	2.9	998	60.3	416	25.1	168	10.2	1654	100.0
Equipment/Computers	7	0.4	47	2.8	883	53.2	477	28.7	245	14.8	1659	100.0
Supplies	12	0.8	41	2.5	1055	63.6	433	26.1	117	7.0	1659	100.0
Training Funds	22	1.3	62	3.8	1152	69.7	305	18.4	111	6.7	1652	100.0
Staff Travel Funds	24	1.5	74	4.5	1154	69.8	333	20.1	70	4.2	1655	100.0
Computer Programming	34	2.1	18	1.1	867	52.6	491	29.8	238	14.4	1649	100.0

Table 4.2f

Changes in Financial Aid Resources
by Institutional Characteristics

Computer System: Contracted servicer

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	14	2.4	14	2.4	455	77.7	81	13.8	22	3.8	585	100.0
Staff in Acct. & Business	7	1.2	17	2.9	499	85.3	62	10.7	0	0	585	100.0
Technical Support Staff	7	1.2	1	0.2	496	84.7	74	12.7	7	1.2	585	100.0
Current Staff Hours	7	1.2	47	8.1	308	52.6	162	27.7	61	10.4	585	100.0
Equipment/Computers	7	1.2	10	1.7	336	57.4	173	29.5	60	10.2	585	100.0
Supplies	7	1.2	16	2.7	296	50.5	188	32.2	79	13.4	585	100.0
Training Funds	17	2.9	20	3.4	367	62.7	141	24.0	41	7.1	585	100.0
Staff Travel Funds	17	2.9	9	1.5	366	62.6	138	23.6	55	9.4	585	100.0
Computer Programming	7	1.2	11	1.9	354	60.6	142	24.4	70	12.0	584	100.0

Computer System: All manual processing

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	6	1.2	14	2.7	436	83.6	53	10.2	12	2.4	521	100.0
Staff in Acct. & Business	11	2.1	13	2.4	451	86.8	24	4.7	21	4.0	519	100.0
Technical Support Staff	4	0.7	6	1.1	492	95.0	8	1.6	8	1.6	518	100.0
Current Staff Hours	4	0.8	30	5.8	349	67.3	84	16.1	52	10.0	519	100.0
Equipment/Computers	2	0.4	10	1.9	373	72.2	93	18.0	39	7.5	517	100.0
Supplies	2	0.4	23	4.4	339	65.4	115	22.2	39	7.5	518	100.0
Training Funds	32	6.2	20	3.9	393	77.1	43	8.5	22	4.3	509	100.0
Staff Travel Funds	17	3.3	31	6.0	407	78.4	40	7.7	24	4.6	519	100.0
Computer Programming	8	1.5	7	1.3	347	67.5	108	21.1	44	8.6	514	100.0

Computer System: Other

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	17	6.9	4	1.8	160	65.6	54	22.3	8	3.4	244	100.0
Staff in Acct. & Business	10	4.0	10	3.9	210	86.0	13	5.5	1	0.5	244	100.0
Technical Support Staff	7	2.8	3	1.3	210	86.1	19	7.9	5	1.9	244	100.0
Current Staff Hours	8	3.4	8	3.2	145	59.4	38	15.7	45	18.3	244	100.0
Equipment/Computers	10	3.9	0	0	142	58.1	59	24.4	33	13.5	244	100.0
Supplies	7	2.8	7	2.9	143	58.6	57	23.5	29	12.1	244	100.0
Training Funds	15	6.4	15	6.1	165	69.1	30	12.6	14	5.8	238	100.0
Staff Travel Funds	15	6.2	30	12.2	156	63.9	26	10.7	17	7.0	244	100.0
Computer Programming	7	2.9	10	3.9	129	53.1	61	25.3	36	14.7	242	100.0

Table 4.2g

Changes in Financial Aid Resources by Institutional Characteristics

Number of Lenders: 1 - 2

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	31	2.4	56	4.2	995	74.5	207	15.5	47	3.5	1337	100.0
Staff in Acct. & Business	21	1.5	51	3.8	1098	82.4	147	11.1	15	1.1	1332	100.0
Technical Support Staff	27	2.0	39	2.9	1111	83.8	123	9.3	27	2.0	1326	100.0
Current Staff Hours	35	2.6	39	2.9	790	59.2	311	23.3	160	12.0	1335	100.0
Equipment/Computers	12	0.9	35	2.6	788	59.1	337	25.2	162	12.1	1333	100.0
Supplies	18	1.4	49	3.7	797	59.7	358	26.8	112	8.4	1335	100.0
Training Funds	41	3.1	59	4.5	914	69.2	207	15.7	100	7.6	1322	100.0
Staff Travel Funds	29	2.1	70	5.3	919	68.9	241	18.1	74	5.6	1333	100.0
Computer Programming	30	2.3	21	1.6	809	60.9	332	25.0	136	10.2	1328	100.0

Number of Lenders: 3 - 5

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	24	1.5	58	3.7	1211	76.0	224	14.1	76	4.8	1593	100.0
Staff in Acct. & Business	12	0.8	71	4.5	1356	85.3	130	8.2	20	1.2	1589	100.0
Technical Support Staff	17	1.1	45	2.8	1319	82.7	191	12.0	21	1.3	1593	100.0
Current Staff Hours	24	1.5	82	5.2	924	58.0	410	25.7	151	9.5	1592	100.0
Equipment/Computers	15	0.9	38	2.4	873	54.8	427	26.8	242	15.2	1593	100.0
Supplies	26	1.6	57	3.6	996	62.3	352	22.0	167	10.4	1599	100.0
Training Funds	51	3.2	47	3.0	1136	71.7	261	16.5	89	5.6	1585	100.0
Staff Travel Funds	49	3.1	69	4.4	1118	70.5	265	16.7	84	5.3	1587	100.0
Computer Programming	28	1.8	29	1.8	815	51.2	499	31.3	220	13.9	1591	100.0

Number of Lenders: 6 - 10

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	26	2.1	24	1.9	895	73.1	218	17.8	61	5.0	1224	100.0
Staff in Acct. & Business	20	1.6	14	1.1	1100	89.8	74	6.0	18	1.4	1225	100.0
Technical Support Staff	15	1.2	9	0.7	1015	82.8	152	12.4	34	2.8	1226	100.0
Current Staff Hours	13	1.1	42	3.5	664	54.1	328	26.7	180	14.7	1227	100.0
Equipment/Computers	13	1.0	12	1.0	585	47.5	453	36.8	169	13.7	1232	100.0
Supplies	20	1.6	41	3.4	674	54.9	351	28.6	142	11.6	1227	100.0
Training Funds	24	2.0	44	3.6	889	72.6	197	16.1	69	5.7	1224	100.0
Staff Travel Funds	40	3.2	40	3.2	856	69.6	242	19.7	53	4.3	1230	100.0
Computer Programming	22	1.8	15	1.2	555	45.2	434	35.4	201	16.4	1228	100.0

Table 4.2g

Changes in Financial Aid Resources by Institutional Characteristics

Number of Lenders: 11 - 20

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	1	0.3	23	4.9	375	79.9	61	13.1	9	1.8	469	100.0
Staff in Acct. & Business	4	0.8	13	2.7	423	90.2	29	6.1	1	0.3	469	100.0
Technical Support Staff	1	0.3	12	2.5	396	84.8	44	9.5	14	2.9	467	100.0
Current Staff Hours	4	0.8	12	2.6	262	55.8	116	24.7	75	16.0	469	100.0
Equipment/Computers	3	0.7	2	0.5	241	51.5	162	34.7	59	12.6	468	100.0
Supplies	2	0.5	14	3.0	242	51.8	169	36.1	40	8.6	467	100.0
Training Funds	8	1.8	21	4.6	342	74.5	80	17.4	7	1.6	458	100.0
Staff Travel Funds	20	4.3	28	5.9	321	68.4	93	19.9	7	1.6	469	100.0
Computer Programming	0	0	9	1.9	212	45.8	148	32.0	94	20.3	464	100.0

Number of Lenders: Over 20

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	9	1.4	13	1.9	474	72.7	122	18.7	34	5.3	652	100.0
Staff in Acct. & Business	1	0.2	10	1.6	576	88.7	54	8.3	8	1.2	650	100.0
Technical Support Staff	7	1.0	5	0.7	524	80.3	100	15.3	17	2.6	652	100.0
Current Staff Hours	8	1.3	21	3.2	368	56.9	152	23.6	97	15.1	647	100.0
Equipment/Computers	4	0.6	4	0.7	310	47.7	232	35.6	100	15.4	651	100.0
Supplies	7	1.1	24	3.7	324	49.5	220	33.5	80	12.2	654	100.0
Training Funds	9	1.4	16	2.5	486	75.1	110	17.0	25	3.9	648	100.0
Staff Travel Funds	15	2.3	25	3.9	472	72.5	104	16.0	35	5.4	651	100.0
Computer Programming	3	0.4	15	2.2	262	40.3	214	32.9	158	24.2	651	100.0

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Table 4.2h

Changes in Financial Aid Resources by Institutional Characteristics

Number of GAs: 1

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	40	1.8	83	3.8	1664	75.7	342	15.6	69	3.1	2197	100.0
Staff in Acct. & Business	29	1.3	78	3.6	1871	85.2	189	8.6	29	1.3	2197	100.0
Technical Support Staff	27	1.2	59	2.7	1884	86.0	190	8.7	31	1.4	2192	100.0
Current Staff Hours	45	2.1	84	3.8	1325	60.1	523	23.8	225	10.2	2203	100.0
Equipment/Computers	15	0.7	39	1.8	1323	60.1	589	26.8	235	10.7	2201	100.0
Supplies	28	1.3	64	2.9	1389	62.9	560	25.4	168	7.6	2209	100.0
Training Funds	51	2.3	62	2.9	1587	72.6	356	16.3	130	5.9	2186	100.0
Staff Travel Funds	59	2.7	83	3.8	1525	69.4	409	18.6	121	5.5	2197	100.0
Computer Programming	38	1.7	38	1.7	1257	57.4	575	26.2	284	13.0	2192	100.0

Number of GAs: 2 - 3

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	40	1.9	71	3.4	1564	74.3	320	15.2	108	5.2	2104	100.0
Staff in Acct. & Business	27	1.3	63	3.0	1816	86.5	173	8.3	20	1.0	2099	100.0
Technical Support Staff	26	1.2	43	2.0	1683	80.0	291	13.8	62	3.0	2105	100.0
Current Staff Hours	34	1.6	77	3.7	1190	56.6	543	25.8	258	12.3	2102	100.0
Equipment/Computers	22	1.1	37	1.7	1046	49.7	651	31.0	347	16.5	2103	100.0
Supplies	41	2.0	79	3.8	1181	56.1	564	26.8	239	11.3	2105	100.0
Training Funds	72	3.5	94	4.5	1464	70.0	349	16.7	111	5.3	2091	100.0
Staff Travel Funds	73	3.5	111	5.3	1479	70.4	350	16.7	87	4.2	2101	100.0
Computer Programming	39	1.9	30	1.4	1000	47.6	727	34.6	306	14.6	2101	100.0

Number of GAs: 4 - 5

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	8	1.7	6	1.1	385	76.4	87	17.2	18	3.5	503	100.0
Staff in Acct. & Business	1	0.3	9	1.8	432	86.7	45	9.0	11	2.2	498	100.0
Technical Support Staff	8	1.7	4	0.9	417	83.8	57	11.5	10	2.1	498	100.0
Current Staff Hours	3	0.6	16	3.2	259	52.0	131	26.2	89	17.9	498	100.0
Equipment/Computers	4	0.9	15	3.1	228	45.4	177	35.3	77	15.4	502	100.0
Supplies	0	0	14	2.9	276	55.4	134	26.8	74	14.9	499	100.0
Training Funds	8	1.6	23	4.7	366	73.5	68	13.6	33	6.6	498	100.0
Staff Travel Funds	12	2.4	21	4.3	348	69.3	93	18.5	28	5.6	502	100.0
Computer Programming	5	1.1	8	1.6	218	43.7	175	35.1	92	18.4	499	100.0

Table 4.2h

Changes in Financial Aid Resources by Institutional Characteristics

Number of GAs: Over 5

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	4	0.8	14	3.0	337	71.8	83	17.7	32	6.8	470	100.0
Staff in Acct. & Business	0	0	8	1.7	434	92.3	27	5.7	1	0.3	470	100.0
Technical Support Staff	7	1.4	4	0.8	380	80.8	71	15.2	9	1.8	471	100.0
Current Staff Hours	2	0.5	20	4.3	232	49.8	120	25.7	92	19.7	467	100.0
Equipment/Computers	4	1.0	0	0	200	42.5	193	41.1	72	15.4	470	100.0
Supplies	5	1.0	28	6.0	188	39.8	191	40.5	59	12.6	471	100.0
Training Funds	3	0.7	8	1.8	349	75.7	84	18.2	17	3.7	462	100.0
Staff Travel Funds	9	1.9	17	3.7	333	70.9	94	20.0	17	3.6	470	100.0
Computer Programming	1	0.3	12	2.6	177	37.9	150	32.1	127	27.2	469	100.0

Table 4.2i

Changes in Financial Aid Resources by Institutional Characteristics

DL Application: Year 2 Participant

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	30	2.4	43	3.4	890	70.6	246	19.5	51	4.0	1261	100.0
Staff in Acct. & Business	19	1.5	36	2.8	1071	85.1	119	9.5	14	1.1	1259	100.0
Technical Support Staff	30	2.3	23	1.8	1000	79.3	174	13.8	34	2.7	1261	100.0
Current Staff Hours	26	2.1	48	3.8	671	53.0	320	25.3	199	15.8	1265	100.0
Equipment/Computers	18	1.4	23	1.8	639	50.6	350	27.7	233	18.4	1264	100.0
Supplies	22	1.7	36	2.8	716	56.4	351	27.6	146	11.5	1271	100.0
Training Funds	49	3.9	39	3.1	802	64.4	263	21.1	93	7.5	1246	100.0
Staff Travel Funds	42	3.3	43	3.4	783	62.1	295	23.4	99	7.9	1262	100.0
Computer Programming	18	1.4	26	2.1	635	50.2	382	30.3	202	16.0	1263	100.0

DL Application: Pending for Year 3

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	13	3.8	26	7.6	239	68.9	46	13.3	22	6.4	346	100.0
Staff in Acct. & Business	6	1.6	24	6.9	258	75.0	53	15.4	4	1.1	344	100.0
Technical Support Staff	3	0.7	0	0	270	78.1	66	19.2	7	2.0	346	100.0
Current Staff Hours	1	0.4	3	0.8	217	64.0	68	20.0	51	14.9	340	100.0
Equipment/Computers	1	0.4	5	1.5	157	45.4	140	40.6	42	12.2	346	100.0
Supplies	1	0.4	11	3.3	225	65.0	57	16.5	52	14.9	346	100.0
Training Funds	4	1.1	23	6.7	236	68.3	69	19.9	14	3.9	346	100.0
Staff Travel Funds	4	1.1	26	7.5	251	73.2	51	15.0	11	3.2	343	100.0
Computer Programming	3	0.7	4	1.1	148	42.7	158	45.6	34	9.9	346	100.0

DL Application: Will Apply for Year 3

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	1	0.4	18	5.5	224	69.4	68	21.1	12	3.6	322	100.0
Staff in Acct. & Business	0	0	14	4.4	266	82.6	32	9.8	10	3.1	322	100.0
Technical Support Staff	0	0	18	5.5	252	78.3	36	11.1	16	5.1	322	100.0
Current Staff Hours	3	1.0	17	5.3	162	50.2	92	28.7	48	14.9	322	100.0
Equipment/Computers	0	0	27	8.3	136	42.3	111	34.5	48	14.9	322	100.0
Supplies	3	1.0	36	11.2	127	39.3	127	39.5	29	9.0	322	100.0
Training Funds	14	4.4	36	11.1	207	64.4	45	14.0	20	6.2	321	100.0
Staff Travel Funds	8	2.6	35	11.0	213	66.0	50	15.6	15	4.8	322	100.0
Computer Programming	22	6.8	15	4.6	106	33.0	85	26.4	94	29.1	322	100.0

Table 4.2i

Changes in Financial Aid Resources
by Institutional Characteristics

DL Application: Application Rejected

Resource	Change in Level								Total	
	Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	7	5.7	66	54.4	41	34.1	7	5.7	121	100.0
Staff in Acct. & Business	8	6.8	82	68.1	23	19.4	7	5.7	121	100.0
Technical Support Staff	7	5.7	102	84.1	12	10.1	0	0	121	100.0
Current Staff Hours	0	0	77	63.5	29	24.0	15	12.5	121	100.0
Equipment/Computers	3	2.4	60	49.8	51	42.1	7	5.7	121	100.0
Supplies	1	1.1	63	52.1	34	28.5	22	18.3	121	100.0
Training Funds	8	6.8	75	62.4	16	13.7	21	17.2	121	100.0
Staff Travel Funds	1	1.1	82	68.1	23	19.4	14	11.4	121	100.0
Computer Programming	0	0	71	59.0	19	15.9	30	25.1	121	100.0

DL Application: No

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	34	1.2	57	2.1	2170	79.1	372	13.6	112	4.1	2744	100.0
Staff in Acct. & Business	27	1.0	60	2.2	2450	89.5	175	6.4	27	1.0	2738	100.0
Technical Support Staff	31	1.1	58	2.1	2348	85.8	260	9.5	39	1.4	2737	100.0
Current Staff Hours	47	1.7	94	3.4	1624	59.3	680	24.8	296	10.8	2741	100.0
Equipment/Computers	24	0.9	28	1.0	1529	55.7	837	30.5	326	11.9	2744	100.0
Supplies	41	1.5	89	3.3	1670	60.9	700	25.5	243	8.9	2743	100.0
Training Funds	60	2.2	64	2.4	2068	75.9	403	14.8	128	4.7	2723	100.0
Staff Travel Funds	83	3.0	108	3.9	1985	72.5	458	16.7	106	3.9	2740	100.0
Computer Programming	36	1.3	34	1.2	1463	53.6	814	29.8	381	14.0	2728	100.0

DL Application: Other

Resource	Change in Level										Total	
	Significant decrease		Small decrease		No significant change		Small increase		Significant increase			
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
Number of Staff	14	2.9	23	4.8	361	75.2	59	12.2	24	4.9	480	100.0
Staff in Acct. & Business	5	1.1	17	3.5	426	88.7	32	6.7	0	0	480	100.0
Technical Support Staff	4	0.8	4	0.8	393	82.1	61	12.8	17	3.5	479	100.0
Current Staff Hours	7	1.4	36	7.4	256	53.2	128	26.5	55	11.5	482	100.0
Equipment/Computers	3	0.5	6	1.3	275	57.3	121	25.2	75	15.7	480	100.0
Supplies	7	1.5	12	2.5	233	48.4	180	37.5	48	10.1	480	100.0
Training Funds	7	1.5	17	3.6	379	79.2	59	12.4	16	3.3	479	100.0
Staff Travel Funds	16	3.3	19	4.0	371	77.0	68	14.0	8	1.7	482	100.0
Computer Programming	5	1.1	9	1.8	229	47.8	169	35.1	68	14.1	480	100.0

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Table 5a

Comparisons of Ratings of FFEL versus DL Programs

Rating Variable	PROGRAM	
	DL	FFEL
	MEAN	MEAN
Current Satisfaction	1.5	2.2
Previous Satisfaction	3.3	2.3
Effort to Administer	2.4	3.0

Table 5b

Comparisons of FFEL versus DL Programs
Satisfaction Ratings by Activity

Activity	PROGRAM	
	DL	FFEL
	MEAN	MEAN
Keeping up with regulations	1.7	2.4
Answering questions about loans	1.3	1.7
Counseling borrowers in school	1.3	1.7
Helping students with loans after school	1.6	2.1
Receipt of loan funds	1.3	1.7
Disbursement of loan funds	1.5	1.9
Refunding excess loan funds to students	1.5	2.2
Financial monitoring/reporting	1.8	2.0
Recordkeeping/reporting of student info	1.9	2.1

Table 5c

	Timeliness Rating		Usefulness Rating	
	DL	FFEL	DL	FFEL
	MEAN	MEAN	MEAN	MEAN
Materials/Training				
Telephone support	1.5	2.4	1.3	2.2
Information	1.6	2.6	1.4	2.2
Counseling materials	1.9	2.1	1.3	2.1

Table 5d

Materials/Training: Telephone support

Program	Timeliness Rating					Total
	1	2	3	4	5	
	Pct	Pct	Pct	Pct	Pct	Pct
DL	64.0	25.0	6.0	3.0	2.0	100.0
FFEL	27.1	27.8	26.7	10.4	8.0	100.0

Table 5d

Materials/Training: Information

Program	Timeliness Rating					Total
	1	2	3	4	5	
	Pct	Pct	Pct	Pct	Pct	Pct
DL	58.3	29.1	10.7	1.0	1.0	100.0
FFEL	22.4	27.2	28.7	13.6	8.2	100.0

Table 5d

Materials/Training: Counseling materials

Program	Timeliness Rating					Total
	1	2	3	4	5	
	Pct	Pct	Pct	Pct	Pct	Pct
DL	51.0	23.1	17.3	3.8	4.8	100.0
FFEL	36.4	30.6	22.9	6.5	3.6	100.0

Table 5e

Materials/Training: Telephone support

Program	Usefulness Rating					Total
	1	2	3	4	5	
	Pct	Pct	Pct	Pct	Pct	Pct
DL	74.5	19.4	5.1	0	1.0	100.0
FFEL	38.2	24.6	22.3	9.8	5.1	100.0

Table 5e

Materials/Training: Information

Program	Usefulness Rating					Total
	1	2	3	4	5	
	Pct	Pct	Pct	Pct	Pct	Pct
DL	67.6	25.5	4.9	1.0	1.0	100.0
FFEL	37.4	27.6	21.4	9.9	3.7	100.0

Table 5e

Materials/Training: Counseling materials

Program	Usefulness Rating					Total
	1	2	3	4	5	
	Pct	Pct	Pct	Pct	Pct	Pct
DL	76.7	16.5	5.8	0	1.0	100.0
FFEL	41.9	27.0	19.9	7.0	4.3	100.0

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Table 5f

Changes in Financial Aid Resources by Program

Number of Staff

	Change in Level					
	Significant decrease	Small decrease	No significant change	Small increase	Significant increase	Total
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
PROGRAM						
DL	1.9	3.8	74.0	19.2	1.0	100.0
FF	1.7	3.4	74.6	16.0	4.3	100.0

Table 5g

Satisfaction with Comparable Aspects of FFEL versus DL Program

Workload to counsel borrowers

	Level of Satisfaction					Total
	1=Very Satisfied	2	3	4	5=Very Dissatisfied	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
PROGRAM						
DL	61.5	26.0	9.6	1.0	1.9	100.0
FFEL	16.0	30.8	32.1	15.1	6.0	100.0

Table 5h

Mean Satisfaction Ratings of Comparable Aspects of Programs

Aspect of Program	PROGRAM	
	DL	FFEL
	Mean Rating	Mean Rating
Workload to counsel borrowers	1.6	2.6

Table 6.1

Most Important Factors in Choice of FFEL

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	1404	45.8	1659	54.2	3063	100.0
Serves borrowers well	2090	66.9	1035	33.1	3125	100.0
Maintain relationships	797	26.3	2229	73.7	3026	100.0
Not join DL in 1st year	674	22.1	2384	77.9	3058	100.0
FFEL appears simpler	677	22.6	2325	77.4	3002	100.0
No loan processing responsibility	193	6.5	2798	93.5	2992	100.0
Choice of loan sources	834	27.5	2197	72.5	3031	100.0
Do not want to originate loans	1015	33.4	2024	66.6	3040	100.0
Support of key administrators	318	10.6	2687	89.4	3005	100.0
Important FFEL external support	96	3.2	2880	96.8	2976	100.0
Other	553	34.4	1055	65.6	1608	100.0

Table 6.1a

Most Important Factors in Choice of FFEL by Institutional Characteristics

Type & Control: 4-Year Public

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	89	36.3	157	63.7	247	100.0
Serves borrowers well	191	72.6	72	27.4	263	100.0
Maintain relationships	81	32.3	169	67.7	250	100.0
Not join DL in 1st year	74	30.6	168	69.4	243	100.0
FFEL appears simpler	42	17.4	201	82.6	243	100.0
No loan processing responsibility	10	4.2	229	95.8	239	100.0
Choice of loan sources	80	32.7	165	67.3	245	100.0
Do not want to originate loans	61	25.1	183	74.9	244	100.0
Support of key administrators	25	10.5	215	89.5	240	100.0
Important FFEL external support	12	5.2	226	94.8	239	100.0
Other	70	50.7	68	49.3	139	100.0

Table 6.1a

Most Important Factors in Choice of FFEL by Institutional Characteristics

Type & Control: 2-Year Public

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	377	46.0	442	54.0	819	100.0
Serves borrowers well	534	64.7	292	35.3	825	100.0
Maintain relationships	196	24.7	599	75.3	795	100.0
Not join DL in 1st year	167	20.5	647	79.5	814	100.0
FFEL appears simpler	177	22.4	614	77.6	790	100.0
No loan processing responsibility	60	7.6	731	92.4	791	100.0
Choice of loan sources	191	23.8	610	76.2	801	100.0
Do not want to originate loans	337	41.6	474	58.4	810	100.0
Support of key administrators	109	13.7	687	86.3	796	100.0
Important FFEL external support	25	3.2	761	96.8	786	100.0
Other	140	32.9	286	67.1	426	100.0

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Table 6.1a

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Type & Control: 4-Year Private

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	396	42.5	536	57.5	932	100.0
Serves borrowers well	642	66.5	323	33.5	965	100.0
Maintain relationships	225	24.5	693	75.5	918	100.0
Not join DL in 1st year	250	26.9	680	73.1	930	100.0
FFEL appears simpler	181	19.9	729	80.1	909	100.0
No loan processing responsibility	52	5.8	845	94.2	897	100.0
Choice of loan sources	302	32.7	622	67.3	923	100.0
Do not want to originate loans	329	36.0	585	64.0	914	100.0
Support of key administrators	133	14.5	780	85.5	913	100.0
Important FFEL external support	40	4.5	855	95.5	895	100.0
Other	199	37.2	336	62.8	535	100.0

Table 6.1a

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Type & Control: 2-Year Private

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	204	48.1	220	51.9	424	100.0
Serves borrowers well	257	60.6	168	39.4	425	100.0
Maintain relationships	99	23.5	322	76.5	421	100.0
Not join DL in 1st year	53	12.6	365	87.4	418	100.0
FFEL appears simpler	118	28.0	302	72.0	420	100.0
No loan processing responsibility	35	8.5	382	91.5	418	100.0
Choice of loan sources	111	26.4	309	73.6	421	100.0
Do not want to originate loans	163	37.9	267	62.1	430	100.0
Support of key administrators	33	8.0	383	92.0	416	100.0
Important FFEL external support	9	2.1	408	97.9	416	100.0
Other	53	25.7	155	74.3	208	100.0

Table 6.1a

Most Important Factors in Choice of FFEL by Institutional Characteristics

Type & Control: Proprietary

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	337	52.6	304	47.4	641	100.0
Serves borrowers well	467	72.1	180	27.9	647	100.0
Maintain relationships	196	30.6	445	69.4	641	100.0
Not join DL in 1st year	131	20.0	523	80.0	654	100.0
FFEL appears simpler	160	25.0	480	75.0	640	100.0
No loan processing responsibility	36	5.5	611	94.5	647	100.0
Choice of loan sources	150	23.4	491	76.6	641	100.0
Do not want to originate loans	125	19.6	516	80.4	641	100.0
Support of key administrators	18	2.8	622	97.2	640	100.0
Important FFEL external support	10	1.5	630	98.5	640	100.0
Other	91	30.1	210	69.9	301	100.0

Table 6.1b

Most Important Factors in Choice of FFEL by Institutional Characteristics

Loan Volume: $1,000,000 or less

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	889	48.6	941	51.4	1830	100.0
Serves borrowers well	1188	64.6	652	35.4	1839	100.0
Maintain relationships	454	25.1	1354	74.9	1808	100.0
Not join DL in 1st year	305	16.7	1521	83.3	1826	100.0
FFEL appears simpler	454	25.3	1342	74.7	1797	100.0
No loan processing responsibility	136	7.6	1669	92.4	1806	100.0
Choice of loan sources	406	22.5	1402	77.5	1808	100.0
Do not want to originate loans	667	36.5	1163	63.5	1830	100.0
Support of key administrators	175	9.7	1625	90.3	1800	100.0
Important FFEL external support	39	2.2	1752	97.8	1791	100.0
Other	289	32.2	608	67.8	897	100.0

Table 6.1b

Most Important Factors in Choice of FFEL by Institutional Characteristics

Loan Volume: $1,000,001-$5,000,000

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	395	44.9	484	55.1	880	100.0
Serves borrowers well	625	68.2	291	31.8	916	100.0
Maintain relationships	243	28.2	619	71.8	862	100.0
Not join DL in 1st year	268	30.4	613	69.6	881	100.0
FFEL appears simpler	156	18.2	702	81.8	858	100.0
No loan processing responsibility	43	5.1	802	94.9	845	100.0
Choice of loan sources	308	35.3	566	64.7	874	100.0
Do not want to originate loans	258	29.9	603	70.1	861	100.0
Support of key administrators	99	11.5	760	88.5	859	100.0
Important FFEL external support	35	4.1	807	95.9	842	100.0
Other	168	33.5	334	66.5	502	100.0

Table 6.1b

Most Important Factors in Choice of FFEL by Institutional Characteristics

Loan Volume: $5,000,001-$10,000,000

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	70	35.5	127	64.5	197	100.0
Serves borrowers well	152	74.3	53	25.7	205	100.0
Maintain relationships	55	27.3	146	72.7	201	100.0
Not join DL in 1st year	47	23.3	153	76.7	200	100.0
FFEL appears simpler	39	19.8	158	80.2	197	100.0
No loan processing responsibility	10	5.0	185	95.0	195	100.0
Choice of loan sources	71	35.9	127	64.1	199	100.0
Do not want to originate loans	53	27.1	144	72.9	197	100.0
Support of key administrators	24	12.1	172	87.9	196	100.0
Important FFEL external support	10	5.2	185	94.8	195	100.0
Other	51	43.4	66	56.6	117	100.0

Table 6.1b

Most Important Factors in Choice of FFEL by Institutional Characteristics

Loan Volume: $10,000,0001-$20,000,000

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	36	35.8	64	64.2	100	100.0
Serves borrowers well	81	74.9	27	25.1	108	100.0
Maintain relationships	30	30.2	69	69.8	99	100.0
Not join DL in 1st year	36	36.2	63	63.8	99	100.0
FFEL appears simpler	17	18.0	79	82.0	97	100.0
No loan processing responsibility	4	4.1	90	95.9	94	100.0
Choice of loan sources	31	31.5	67	68.5	98	100.0
Do not want to originate loans	26	26.2	73	73.8	99	100.0
Support of key administrators	9	9.1	87	90.9	95	100.0
Important FFEL external support	5	5.2	89	94.8	94	100.0
Other	28	46.5	32	53.5	61	100.0

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Table 6.1b

Most Important Factors in Choice of FFEL by Institutional Characteristics

Loan Volume: over $20,000,000

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	13	24.4	42	75.6	55	100.0
Serves borrowers well	44	78.3	12	21.7	57	100.0
Maintain relationships	15	26.6	41	73.4	55	100.0
Not join DL in 1st year	20	37.1	33	62.9	53	100.0
FFEL appears simpler	10	18.7	43	81.3	53	100.0
No loan processing responsibility	0	0	52	100.0	52	100.0
Choice of loan sources	17	32.7	36	67.3	53	100.0
Do not want to originate loans	11	21.5	41	78.5	52	100.0
Support of key administrators	11	20.5	43	79.5	54	100.0
Important FFEL external support	7	13.6	47	86.4	54	100.0
Other	17	53.7	15	46.3	32	100.0

Table 6.1c

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	987	46.0	1157	54.0	2145	100.0
Serves borrowers well	1431	65.6	750	34.4	2181	100.0
Maintain relationships	523	24.9	1575	75.1	2098	100.0
Not join DL in 1st year	471	22.0	1669	78.0	2140	100.0
FFEL appears simpler	473	22.6	1622	77.4	2095	100.0
No loan processing responsibility	155	7.4	1930	92.6	2086	100.0
Choice of loan sources	538	25.5	1574	74.5	2112	100.0
Do not want to originate loans	750	35.4	1368	64.6	2118	100.0
Support of key administrators	225	10.8	1862	89.2	2087	100.0
Important FFEL external support	66	3.2	2006	96.8	2072	100.0
Other	393	36.2	693	63.8	1086	100.0

Table 6.1c

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Aid Office Stucture: Separate offices

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	144	48.1	155	51.9	298	100.0
Serves borrowers well	215	70.6	89	29.4	304	100.0
Maintain relationships	94	30.9	210	69.1	304	100.0
Not join DL in 1st year	68	22.5	234	77.5	302	100.0
FFEL appears simpler	74	25.0	222	75.0	296	100.0
No loan processing responsibility	13	4.4	283	95.6	296	100.0
Choice of loan sources	85	28.6	213	71.4	298	100.0
Do not want to originate loans	75	25.1	224	74.9	299	100.0
Support of key administrators	24	8.1	273	91.9	297	100.0
Important FFEL external support	10	3.5	286	96.5	296	100.0
Other	43	24.3	134	75.7	177	100.0

Table 6.1c

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Aid Office Stucture: Mult. campus, 1 office

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	246	45.0	300	55.0	546	100.0
Serves borrowers well	386	69.1	173	30.9	559	100.0
Maintain relationships	154	28.4	389	71.6	544	100.0
Not join DL in 1st year	115	21.2	427	78.8	542	100.0
FFEL appears simpler	118	22.0	420	78.0	538	100.0
No loan processing responsibility	20	3.7	517	96.3	537	100.0
Choice of loan sources	185	34.2	356	65.8	541	100.0
Do not want to originate loans	166	30.4	381	69.6	548	100.0
Support of key administrators	65	12.0	480	88.0	545	100.0
Important FFEL external support	16	2.9	519	97.1	534	100.0
Other	97	31.6	211	68.4	308	100.0

Table 6.1c

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Aid Office Stucture: Other

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	27	36.5	47	63.5	74	100.0
Serves borrowers well	58	72.8	22	27.2	80	100.0
Maintain relationships	26	32.5	54	67.5	80	100.0
Not join DL in 1st year	21	28.0	53	72.0	74	100.0
FFEL appears simpler	11	15.8	61	84.2	73	100.0
No loan processing responsibility	5	7.0	68	93.0	73	100.0
Choice of loan sources	25	32.0	54	68.0	79	100.0
Do not want to originate loans	24	32.0	50	68.0	74	100.0
Support of key administrators	4	4.8	71	95.2	75	100.0
Important FFEL external support	4	5.6	70	94.4	74	100.0
Other	20	53.4	17	46.6	37	100.0

Table 6.1d

Most Important Factors in Choice of FFEL
by Institutional Characteristics

EFT Admin: Yes

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	228	41.6	320	58.4	548	100.0
Serves borrowers well	411	71.9	160	28.1	571	100.0
Maintain relationships	144	26.9	391	73.1	535	100.0
Not join DL in 1st year	143	25.8	411	74.2	554	100.0
FFEL appears simpler	100	18.5	439	81.5	539	100.0
No loan processing responsibility	15	2.8	512	97.2	527	100.0
Choice of loan sources	180	32.8	368	67.2	548	100.0
Do not want to originate loans	145	27.4	386	72.6	531	100.0
Support of key administrators	74	13.8	461	86.2	535	100.0
Important FFEL external support	27	5.2	501	94.8	528	100.0
Other	105	32.3	221	67.7	326	100.0

Table 6.1d

Most Important Factors in Choice of FFEL
by Institutional Characteristics

EFT Admin: No

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	1176	46.8	1339	53.2	2515	100.0
Serves borrowers well	1680	65.8	874	34.2	2554	100.0
Maintain relationships	653	26.2	1838	73.8	2491	100.0
Not join DL in 1st year	531	21.2	1973	78.8	2504	100.0
FFEL appears simpler	577	23.4	1886	76.6	2463	100.0
No loan processing responsibility	179	7.2	2286	92.8	2465	100.0
Choice of loan sources	654	26.3	1829	73.7	2483	100.0
Do not want to originate loans	870	34.7	1638	65.3	2509	100.0
Support of key administrators	244	9.9	2226	90.1	2470	100.0
Important FFEL external support	69	2.8	2379	97.2	2448	100.0
Other	448	35.0	834	65.0	1282	100.0

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Table 6.1e

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Uses EDExpress Software: Yes

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	545	45.9	641	54.1	1186	100.0
Serves borrowers well	808	66.8	402	33.2	1209	100.0
Maintain relationships	287	24.6	879	75.4	1166	100.0
Not join DL in 1st year	355	29.6	846	70.4	1202	100.0
FFEL appears simpler	245	21.1	914	78.9	1159	100.0
No loan processing responsibility	58	5.0	1089	95.0	1147	100.0
Choice of loan sources	320	27.5	844	72.5	1165	100.0
Do not want to originate loans	323	27.6	848	72.4	1171	100.0
Support of key administrators	155	13.4	1007	86.6	1162	100.0
Important FFEL external support	53	4.6	1092	95.4	1145	100.0
Other	243	36.7	420	63.3	663	100.0

Table 6.1e

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Uses EDExpress Software: No

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	859	45.7	1018	54.3	1877	100.0
Serves borrowers well	1282	66.9	633	33.1	1916	100.0
Maintain relationships	510	27.4	1349	72.6	1859	100.0
Not join DL in 1st year	319	17.2	1537	82.8	1856	100.0
FFEL appears simpler	432	23.4	1411	76.6	1843	100.0
No loan processing responsibility	136	7.3	1710	92.7	1845	100.0
Choice of loan sources	513	27.5	1353	72.5	1866	100.0
Do not want to originate loans	692	37.0	1176	63.0	1869	100.0
Support of key administrators	163	8.8	1680	91.2	1843	100.0
Important FFEL external support	43	2.4	1787	97.6	1831	100.0
Other	310	32.8	635	67.2	945	100.0

Table 6.1f

Most Important Factors in Choice of FFEL by Institutional Characteristics

Computer System: Mainframe only

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	66	38.7	105	61.3	171	100.0
Serves borrowers well	111	64.1	62	35.9	174	100.0
Maintain relationships	50	29.2	122	70.8	173	100.0
Not join DL in 1st year	54	31.5	116	68.5	170	100.0
FFEL appears simpler	36	20.7	136	79.3	171	100.0
No loan processing responsibility	21	12.1	149	87.9	170	100.0
Choice of loan sources	42	24.3	131	75.7	174	100.0
Do not want to originate loans	52	30.5	118	69.5	170	100.0
Support of key administrators	17	9.7	154	90.3	170	100.0
Important FFEL external support	15	8.6	155	91.4	170	100.0
Other	29	28.0	74	72.0	102	100.0

Table 6.1f

Most Important Factors in Choice of FFEL by Institutional Characteristics

Computer System: Both mainframe and PC

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	544	44.6	676	55.4	1220	100.0
Serves borrowers well	835	66.7	417	33.3	1252	100.0
Maintain relationships	303	25.1	905	74.9	1208	100.0
Not join DL in 1st year	338	27.8	876	72.2	1214	100.0
FFEL appears simpler	246	20.7	942	79.3	1188	100.0
No loan processing responsibility	53	4.5	1121	95.5	1173	100.0
Choice of loan sources	368	30.7	830	69.3	1197	100.0
Do not want to originate loans	388	32.4	808	67.6	1196	100.0
Support of key administrators	194	16.3	999	83.7	1194	100.0
Important FFEL external support	57	4.8	1113	95.2	1169	100.0
Other	252	37.2	425	62.8	677	100.0

Table 6.1f

Most Important Factors in Choice of FFEL by Institutional Characteristics

Computer System: PC only

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	404	43.6	523	56.4	927	100.0
Serves borrowers well	645	68.2	300	31.8	945	100.0
Maintain relationships	248	27.2	661	72.8	909	100.0
Not join DL in 1st year	162	17.3	775	82.7	937	100.0
FFEL appears simpler	207	22.9	699	77.1	907	100.0
No loan processing responsibility	65	7.2	845	92.8	910	100.0
Choice of loan sources	212	23.1	708	76.9	920	100.0
Do not want to originate loans	310	33.6	611	66.4	921	100.0
Support of key administrators	68	7.5	840	92.5	908	100.0
Important FFEL external support	21	2.3	883	97.7	904	100.0
Other	189	41.1	271	58.9	460	100.0

Table 6.1f

Most Important Factors in Choice of FFEL by Institutional Characteristics

Computer System: Contracted servicer

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	146	57.4	108	42.6	255	100.0
Serves borrowers well	196	76.2	61	23.8	258	100.0
Maintain relationships	82	32.1	173	67.9	255	100.0
Not join DL in 1st year	48	18.9	207	81.1	256	100.0
FFEL appears simpler	59	23.3	195	76.7	255	100.0
No loan processing responsibility	11	4.5	244	95.5	256	100.0
Choice of loan sources	75	29.0	183	71.0	258	100.0
Do not want to originate loans	66	25.7	190	74.3	256	100.0
Support of key administrators	9	3.4	246	96.6	255	100.0
Important FFEL external support	0	0	255	100.0	255	100.0
Other	26	19.8	105	80.2	131	100.0

Table 6.1f

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Computer System: All manual processing

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	189	49.0	197	51.0	386	100.0
Serves borrowers well	217	56.5	167	43.5	384	100.0
Maintain relationships	77	20.5	301	79.5	378	100.0
Not join DL in 1st year	48	12.7	328	87.3	376	100.0
FFEL appears simpler	107	28.0	275	72.0	381	100.0
No loan processing responsibility	34	8.8	348	91.2	381	100.0
Choice of loan sources	111	29.2	270	70.8	381	100.0
Do not want to originate loans	172	44.2	217	55.8	389	100.0
Support of key administrators	28	7.5	350	92.5	378	100.0
Important FFEL external support	5	1.2	374	98.8	378	100.0
Other	38	20.6	148	79.4	187	100.0

Table 6.1f

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Computer System: Other

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	54	51.8	50	48.2	105	100.0
Serves borrowers well	85	75.9	27	24.1	112	100.0
Maintain relationships	37	35.5	67	64.5	104	100.0
Not join DL in 1st year	25	23.6	80	76.4	105	100.0
FFEL appears simpler	23	22.7	78	77.3	101	100.0
No loan processing responsibility	9	9.4	91	90.6	101	100.0
Choice of loan sources	26	25.3	76	74.7	102	100.0
Do not want to originate loans	28	26.2	80	73.8	108	100.0
Support of key administrators	2	2.5	98	97.5	101	100.0
Important FFEL external support	0	0	101	100.0	101	100.0
Other	19	37.7	32	62.3	51	100.0

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Table 6.1g

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Number of Lenders: 1 - 2

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	266	45.9	313	54.1	579	100.0
Serves borrowers well	390	67.9	185	32.1	574	100.0
Maintain relationships	160	27.9	414	72.1	574	100.0
Not join DL in 1st year	99	17.1	481	82.9	580	100.0
FFEL appears simpler	183	32.1	387	67.9	570	100.0
No loan processing responsibility	35	6.1	536	93.9	572	100.0
Choice of loan sources	108	18.8	466	81.2	575	100.0
Do not want to originate loans	163	28.2	415	71.8	577	100.0
Support of key administrators	50	8.6	524	91.4	573	100.0
Important FFEL external support	15	2.7	555	97.3	570	100.0
Other	77	25.5	223	74.5	300	100.0

Table 6.1g

Most Important Factors in Choice of FFEL
by Institutional Characteristics

Number of Lenders: 3 - 5

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	466	47.5	514	52.5	981	100.0
Serves borrowers well	648	65.2	345	34.8	994	100.0
Maintain relationships	251	25.8	722	74.2	973	100.0
Not join DL in 1st year	165	17.1	803	82.9	968	100.0
FFEL appears simpler	207	21.3	763	78.7	970	100.0
No loan processing responsibility	68	7.1	899	92.9	967	100.0
Choice of loan sources	283	28.9	694	71.1	976	100.0
Do not want to originate loans	315	32.0	670	68.0	985	100.0
Support of key administrators	101	10.5	862	89.5	963	100.0
Important FFEL external support	32	3.4	926	96.6	958	100.0
Other	146	30.4	334	69.6	480	100.0

Table 6.1g

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of Lenders: 6 - 10

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	375	42.9	500	57.1	876	100.0
Serves borrowers well	629	69.7	273	30.3	902	100.0
Maintain relationships	203	23.9	648	76.1	851	100.0
Not join DL in 1st year	225	25.7	651	74.3	875	100.0
FFEL appears simpler	177	20.8	673	79.2	850	100.0
No loan processing responsibility	62	7.4	782	92.6	845	100.0
Choice of loan sources	266	30.7	600	69.3	866	100.0
Do not want to originate loans	330	38.5	527	61.5	858	100.0
Support of key administrators	97	11.3	761	88.7	858	100.0
Important FFEL external support	30	3.6	808	96.4	838	100.0
Other	197	41.2	281	58.8	478	100.0

Table 6.1g

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of Lenders: 11 - 20

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	159	53.3	140	46.7	299	100.0
Serves borrowers well	209	66.9	104	33.1	313	100.0
Maintain relationships	89	30.2	205	69.8	294	100.0
Not join DL in 1st year	92	30.5	209	69.5	301	100.0
FFEL appears simpler	54	18.9	233	81.1	287	100.0
No loan processing responsibility	9	3.1	277	96.9	286	100.0
Choice of loan sources	78	27.1	209	72.9	287	100.0
Do not want to originate loans	98	33.6	194	66.4	292	100.0
Support of key administrators	32	11.2	254	88.8	286	100.0
Important FFEL external support	3	1.1	282	98.9	285	100.0
Other	67	38.4	107	61.6	174	100.0

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Table 6.1g

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of Lenders: Over 20

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	137	41.6	192	58.4	329	100.0
Serves borrowers well	214	62.6	128	37.4	342	100.0
Maintain relationships	94	28.3	239	71.7	333	100.0
Not join DL in 1st year	93	28.0	240	72.0	333	100.0
FFEL appears simpler	56	17.2	269	82.8	325	100.0
No loan processing responsibility	19	5.9	304	94.1	323	100.0
Choice of loan sources	99	30.3	228	69.7	327	100.0
Do not want to originate loans	109	33.3	218	66.7	327	100.0
Support of key administrators	39	11.9	287	88.1	325	100.0
Important FFEL external support	16	5.0	309	95.0	325	100.0
Other	67	38.0	109	62.0	177	100.0

Table 6.1h

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of GAs: 1

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	574	47.8	627	52.2	1202	100.0
Serves borrowers well	842	69.8	365	30.2	1207	100.0
Maintain relationships	329	27.9	852	72.1	1182	100.0
Not join DL in 1st year	222	18.6	974	81.4	1196	100.0
FFEL appears simpler	265	22.4	918	77.6	1183	100.0
No loan processing responsibility	85	7.2	1102	92.8	1187	100.0
Choice of loan sources	271	22.9	914	77.1	1185	100.0
Do not want to originate loans	391	32.6	809	67.4	1200	100.0
Support of key administrators	93	7.9	1087	92.1	1181	100.0
Important FFEL external support	32	2.7	1140	97.3	1172	100.0
Other	177	29.3	427	70.7	603	100.0

Table 6.1h

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of GAs: 2 - 3

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	575	44.8	707	55.2	1282	100.0
Serves borrowers well	884	66.9	438	33.1	1321	100.0
Maintain relationships	323	25.6	940	74.4	1262	100.0
Not join DL in 1st year	296	23.2	984	76.8	1280	100.0
FFEL appears simpler	310	24.7	944	75.3	1255	100.0
No loan processing responsibility	72	5.8	1173	94.2	1246	100.0
Choice of loan sources	395	31.0	877	69.0	1272	100.0
Do not want to originate loans	409	32.4	856	67.6	1265	100.0
Support of key administrators	140	11.1	1121	88.9	1261	100.0
Important FFEL external support	41	3.3	1202	96.7	1243	100.0
Other	240	35.9	428	64.1	668	100.0

Table 6.1h

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of GAs: 4 - 5

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	170	50.7	165	49.3	334	100.0
Serves borrowers well	207	60.6	135	39.4	342	100.0
Maintain relationships	74	22.1	261	77.9	335	100.0
Not join DL in 1st year	82	24.5	252	75.5	334	100.0
FFEL appears simpler	67	20.7	257	79.3	323	100.0
No loan processing responsibility	26	8.2	294	91.8	320	100.0
Choice of loan sources	97	29.4	234	70.6	331	100.0
Do not want to originate loans	122	36.7	210	63.3	332	100.0
Support of key administrators	41	12.7	281	87.3	321	100.0
Important FFEL external support	10	3.1	310	96.9	320	100.0
Other	86	44.9	106	55.1	192	100.0

Table 6.1h

Most Important Factors in Choice of FFEL by Institutional Characteristics

Number of GAs: Over 5

Reasons for Choosing FFEL	Level of Importance				Total	
	Top 3 in Importance		Less Important			
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	84	34.5	160	65.5	245	100.0
Serves borrowers well	157	61.6	98	38.4	255	100.0
Maintain relationships	71	28.8	175	71.2	246	100.0
Not join DL in 1st year	74	29.8	174	70.2	248	100.0
FFEL appears simpler	35	14.6	206	85.4	241	100.0
No loan processing responsibility	10	4.1	229	95.9	239	100.0
Choice of loan sources	70	28.9	173	71.1	243	100.0
Do not want to originate loans	93	38.4	150	61.6	243	100.0
Support of key administrators	44	18.3	198	81.7	242	100.0
Important FFEL external support	13	5.4	228	94.6	241	100.0
Other	50	34.6	95	65.4	145	100.0

Table 6.1i

Most Important Factors in Choice of FFEL
by Institutional Characteristics

DL Application: No

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	1152	44.0	1468	56.0	2619	100.0
Serves borrowers well	1798	67.4	869	32.6	2668	100.0
Maintain relationships	697	26.9	1894	73.1	2591	100.0
Not join DL in 1st year	503	19.3	2104	80.7	2607	100.0
FFEL appears simpler	598	23.3	1972	76.7	2570	100.0
No loan processing responsibility	180	7.0	2385	93.0	2564	100.0
Choice of loan sources	731	28.2	1858	71.8	2589	100.0
Do not want to originate loans	953	36.5	1655	63.5	2608	100.0
Support of key administrators	281	10.9	2293	89.1	2574	100.0
Important FFEL external support	93	3.6	2457	96.4	2550	100.0
Other	411	30.9	916	69.1	1327	100.0

Table 6.1i

Most Important Factors in Choice of FFEL
by Institutional Characteristics

DL Application: Other

Reasons for Choosing FFEL	Level of Importance					
	Top 3 in Importance		Less Important		Total	
	N	Pct.	N	Pct.	N	Pct.
Familiarity with FFEL	252	56.8	192	43.2	444	100.0
Serves borrowers well	292	63.8	165	36.2	457	100.0
Maintain relationships	100	23.0	335	77.0	435	100.0
Not join DL in 1st year	171	38.0	279	62.0	451	100.0
FFEL appears simpler	79	18.3	353	81.7	432	100.0
No loan processing responsibility	14	3.2	414	96.8	427	100.0
Choice of loan sources	103	23.2	339	76.8	442	100.0
Do not want to originate loans	62	14.5	369	85.5	431	100.0
Support of key administrators	37	8.7	394	91.3	431	100.0
Important FFEL external support	4	0.9	422	99.1	426	100.0
Other	143	50.7	139	49.3	281	100.0

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Table 6.2

Information Sources

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	5302	97.2	153	2.8	5455	100.0
Postsecondary Ed. Assoc.	4261	79.4	1105	20.6	5366	100.0
Accrediting Agency	1753	33.1	3537	66.9	5290	100.0
Lender or GA	3803	70.6	1581	29.4	5385	100.0
Servicing/Collection Agency	2197	41.2	3131	58.8	5327	100.0
Our Servicing Company	1405	26.9	3816	73.1	5222	100.0
General Media	3308	61.8	2046	38.2	5354	100.0
Financial Aid Colleagues	4069	75.5	1317	24.5	5386	100.0

Table 6.2a

Effect of Received Information on Decision

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2364	44.6	2938	55.4	5302	100.0
Postsecondary Ed. Assoc.	1510	35.4	2751	64.6	4261	100.0
Accrediting Agency	382	21.8	1371	78.2	1753	100.0
Lender or GA	1010	26.6	2793	73.4	3803	100.0
Servicing/Collection Agency	430	19.6	1767	80.4	2197	100.0
Our Servicing Company	405	28.8	1000	71.2	1405	100.0
General media	669	20.2	2640	79.8	3308	100.0
Financial Aid Colleagues	1815	44.6	2253	55.4	4069	100.0

Table 6.2b

Information Sources
by Institutional Characteristics

Type & Control: 4-Year Public

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	503	99.0	5	1.0	508	100.0
Postsecondary Ed. Assoc.	461	91.4	43	8.6	505	100.0
Accrediting Agency	121	24.6	371	75.4	492	100.0
Lender or GA	416	82.4	89	17.6	505	100.0
Servicing/Collection Agency	252	50.9	243	49.1	494	100.0
Our Servicing Company	95	19.7	387	80.3	482	100.0
General Media	383	76.3	119	23.7	502	100.0
Financial Aid Colleagues	463	91.8	41	8.2	505	100.0

Table 6.2b

Information Sources
by Institutional Characteristics

Type & Control: 2-Year Public

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1053	97.7	25	2.3	1078	100.0
Postsecondary Ed. Assoc.	922	85.1	161	14.9	1083	100.0
Accrediting Agency	244	22.9	823	77.1	1068	100.0
Lender or GA	801	74.7	271	25.3	1072	100.0
Servicing/Collection Agency	447	41.8	622	58.2	1069	100.0
Our Servicing Company	197	19.1	837	80.9	1034	100.0
General Media	685	63.6	393	36.4	1078	100.0
Financial Aid Colleagues	845	78.2	235	21.8	1080	100.0

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Table 6.2b

Information Sources
by Institutional Characteristics

Type & Control: 4-Year Private

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1235	97.9	26	2.1	1262	100.0
Postsecondary Ed. Assoc.	1103	88.4	145	11.6	1249	100.0
Accrediting Agency	319	25.9	914	74.1	1233	100.0
Lender or GA	1063	84.6	194	15.4	1257	100.0
Servicing/Collection Agency	677	54.2	573	45.8	1250	100.0
Our Servicing Company	269	22.1	948	77.9	1216	100.0
General Media	952	76.5	292	23.5	1244	100.0
Financial Aid Colleagues	1092	86.9	165	13.1	1257	100.0

Table 6.2b

Information Sources
by Institutional Characteristics

Type & Control: 2-Year Private

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	482	98.2	9	1.8	490	100.0
Postsecondary Ed. Assoc.	346	71.9	135	28.1	482	100.0
Accrediting Agency	114	24.1	360	75.9	474	100.0
Lender or GA	338	69.0	152	31.0	490	100.0
Servicing/Collection Agency	161	33.6	317	66.4	478	100.0
Our Servicing Company	70	14.9	402	85.1	472	100.0
General Media	229	47.9	250	52.1	479	100.0
Financial Aid Colleagues	286	59.3	196	40.7	482	100.0

Table 6.2b

Information Sources by Institutional Characteristics

Type & Control: Proprietary

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1808	96.0	76	4.0	1884	100.0
Postsecondary Ed. Assoc.	1242	68.6	568	31.4	1811	100.0
Accrediting Agency	884	49.3	910	50.7	1794	100.0
Lender or GA	981	53.8	841	46.2	1823	100.0
Servicing/Collection Agency	564	31.0	1257	69.0	1820	100.0
Our Servicing Company	711	39.4	1094	60.6	1805	100.0
General Media	912	50.3	900	49.7	1812	100.0
Financial Aid Colleagues	1213	66.3	618	33.7	1831	100.0

Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: $1,000,000 or less

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2971	96.8	99	3.2	3070	100.0
Postsecondary Ed. Assoc.	2143	71.7	848	28.3	2991	100.0
Accrediting Agency	1063	35.8	1906	64.2	2969	100.0
Lender or GA	1924	64.0	1081	36.0	3006	100.0
Servicing/Collection Agency	1050	35.1	1941	64.9	2990	100.0
Our Servicing Company	802	27.3	2137	72.7	2940	100.0
General Media	1579	52.7	1415	47.3	2993	100.0
Financial Aid Colleagues	2035	67.5	980	32.5	3014	100.0

Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: $1,000,001-$5,000,000

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1493	97.5	38	2.5	1531	100.0
Postsecondary Ed. Assoc.	1347	88.8	170	11.2	1517	100.0
Accrediting Agency	468	31.6	1015	68.4	1483	100.0
Lender or GA	1157	76.1	362	23.9	1519	100.0
Servicing/Collection Agency	707	46.9	802	53.1	1509	100.0
Our Servicing Company	405	27.5	1069	72.5	1475	100.0
General Media	1124	74.6	382	25.4	1506	100.0
Financial Aid Colleagues	1305	85.8	217	14.2	1521	100.0

Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: $5,000,001-$10,000,000

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	321	99.2	3	0.8	324	100.0
Postsecondary Ed. Assoc.	309	95.7	14	4.3	323	100.0
Accrediting Agency	94	29.5	226	70.5	320	100.0
Lender or GA	275	85.0	49	15.0	324	100.0
Servicing/Collection Agency	176	55.2	143	44.8	319	100.0
Our Servicing Company	70	22.4	243	77.6	313	100.0
General Media	239	74.7	81	25.3	320	100.0
Financial Aid Colleagues	295	91.1	29	8.9	324	100.0

Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: $10,000,0001-$20,000,000

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	189	100.0	0	0	189	100.0
Postsecondary Ed. Assoc.	176	93.1	13	6.9	189	100.0
Accrediting Agency	34	18.8	148	81.2	182	100.0
Lender or GA	166	87.5	24	12.5	189	100.0
Servicing/Collection Agency	112	60.6	73	39.4	185	100.0
Our Servicing Company	37	20.2	145	79.8	182	100.0
General Media	135	71.6	53	28.4	188	100.0
Financial Aid Colleagues	171	90.8	17	9.2	188	100.0

Table 6.2c

Information Sources
by Institutional Characteristics

Loan Volume: over $20,000,000

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	107	98.8	1	1.2	108	100.0
Postsecondary Ed. Assoc.	98	90.9	10	9.1	108	100.0
Accrediting Agency	23	21.5	83	78.5	106	100.0
Lender or GA	78	71.7	31	28.3	108	100.0
Servicing/Collection Agency	55	50.5	54	49.5	108	100.0
Our Servicing Company	27	27.0	74	73.0	101	100.0
General Media	85	79.3	22	20.7	107	100.0
Financial Aid Colleagues	95	88.5	12	11.5	107	100.0

Table 6.2d

Information Sources by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	3429	97.8	77	2.2	3506	100.0
Postsecondary Ed. Assoc.	2744	79.6	702	20.4	3446	100.0
Accrediting Agency	1072	31.5	2330	68.5	3401	100.0
Lender or GA	2440	70.7	1012	29.3	3452	100.0
Servicing/Collection Agency	1431	41.6	2006	58.4	3437	100.0
Our Servicing Company	878	26.1	2488	73.9	3366	100.0
General Media	2060	60.1	1370	39.9	3431	100.0
Financial Aid Colleagues	2543	73.3	927	26.7	3469	100.0

Table 6.2d

Information Sources by Institutional Characteristics

Aid Office Stucture: Separate offices

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	614	94.2	37	5.8	651	100.0
Postsecondary Ed. Assoc.	507	79.5	131	20.5	638	100.0
Accrediting Agency	304	48.5	322	51.5	626	100.0
Lender or GA	444	70.0	191	30.0	635	100.0
Servicing/Collection Agency	276	43.7	356	56.3	633	100.0
Our Servicing Company	218	34.7	411	65.3	629	100.0
General Media	408	64.5	224	35.5	633	100.0
Financial Aid Colleagues	513	80.5	124	19.5	637	100.0

Table 6.2d

Information Sources
by Institutional Characteristics

Aid Office Stucture: Mult. campus, 1 office

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	881	97.3	24	2.7	905	100.0
Postsecondary Ed. Assoc.	678	76.7	207	23.3	885	100.0
Accrediting Agency	258	29.5	616	70.5	874	100.0
Lender or GA	621	69.1	278	30.9	899	100.0
Servicing/Collection Agency	337	38.2	546	61.8	883	100.0
Our Servicing Company	175	20.2	690	79.8	865	100.0
General Media	563	63.2	328	36.8	892	100.0
Financial Aid Colleagues	702	78.9	187	21.1	889	100.0

Table 6.2d

Information Sources
by Institutional Characteristics

Aid Office Stucture: Other

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	158	98.6	2	1.4	160	100.0
Postsecondary Ed. Assoc.	145	90.9	15	9.1	160	100.0
Accrediting Agency	49	30.8	110	69.2	158	100.0
Lender or GA	94	58.8	66	41.2	160	100.0
Servicing/Collection Agency	55	34.8	103	65.2	158	100.0
Our Servicing Company	71	47.2	79	52.8	150	100.0
General Media	130	81.2	30	18.8	160	100.0
Financial Aid Colleagues	143	89.6	17	10.4	160	100.0

Table 6.2e

Information Sources
by Institutional Characteristics

EFT Admin: Yes

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	883	96.7	30	3.3	913	100.0
Postsecondary Ed. Assoc.	786	87.1	116	12.9	902	100.0
Accrediting Agency	292	32.7	600	67.3	892	100.0
Lender or GA	690	75.8	221	24.2	911	100.0
Servicing/Collection Agency	437	48.4	466	51.6	903	100.0
Our Servicing Company	216	24.6	659	75.4	875	100.0
General Media	658	72.6	248	27.4	906	100.0
Financial Aid Colleagues	793	87.3	116	12.7	909	100.0

Table 6.2e

Information Sources
by Institutional Characteristics

EFT Admin: No

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	4198	97.4	111	2.6	4309	100.0
Postsecondary Ed. Assoc.	3288	77.8	938	22.2	4227	100.0
Accrediting Agency	1391	33.4	2778	66.6	4168	100.0
Lender or GA	2910	68.7	1326	31.3	4236	100.0
Servicing/Collection Agency	1663	39.5	2545	60.5	4208	100.0
Our Servicing Company	1126	27.2	3009	72.8	4135	100.0
General Media	2504	59.5	1705	40.5	4209	100.0
Financial Aid Colleagues	3107	73.2	1139	26.8	4246	100.0

Table 6.2f

Information Sources
by Institutional Characteristics

Uses EDExpress Software: Yes

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2220	97.1	66	2.9	2286	100.0
Postsecondary Ed. Assoc.	1880	83.6	369	16.4	2249	100.0
Accrediting Agency	675	30.7	1527	69.3	2202	100.0
Lender or GA	1634	72.2	628	27.8	2262	100.0
Servicing/Collection Agency	970	43.3	1271	56.7	2241	100.0
Our Servicing Company	516	23.6	1667	76.4	2183	100.0
General Media	1466	65.3	778	34.7	2244	100.0
Financial Aid Colleagues	1840	81.3	423	18.7	2264	100.0

Table 6.2f

Information Sources
by Institutional Characteristics

Uses EDExpress Software: No

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2861	97.4	75	2.6	2937	100.0
Postsecondary Ed. Assoc.	2194	76.2	686	23.8	2880	100.0
Accrediting Agency	1007	35.2	1851	64.8	2858	100.0
Lender or GA	1966	68.1	919	31.9	2885	100.0
Servicing/Collection Agency	1130	39.4	1740	60.6	2870	100.0
Our Servicing Company	826	29.2	2001	70.8	2827	100.0
General Media	1696	59.1	1175	40.9	2871	100.0
Financial Aid Colleagues	2060	71.2	831	28.8	2891	100.0

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Table 6.2g

Information Sources
by Institutional Characteristics

Computer System: Mainframe only

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	283	98.0	6	2.0	289	100.0
Postsecondary Ed. Assoc.	251	87.6	36	12.4	286	100.0
Accrediting Agency	88	31.0	195	69.0	283	100.0
Lender or GA	227	78.9	61	21.1	288	100.0
Servicing/Collection Agency	144	50.5	141	49.5	285	100.0
Our Servicing Company	70	25.5	203	74.5	272	100.0
General Media	189	66.7	94	33.3	284	100.0
Financial Aid Colleagues	244	85.5	41	14.5	285	100.0

Table 6.2g

Information Sources
by Institutional Characteristics

Computer System: Both mainframe and PC

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1915	97.8	44	2.2	1959	100.0
Postsecondary Ed. Assoc.	1759	90.4	187	9.6	1946	100.0
Accrediting Agency	471	24.6	1447	75.4	1918	100.0
Lender or GA	1531	78.6	417	21.4	1948	100.0
Servicing/Collection Agency	926	48.0	1004	52.0	1930	100.0
Our Servicing Company	428	22.7	1457	77.3	1885	100.0
General Media	1376	70.7	570	29.3	1946	100.0
Financial Aid Colleagues	1677	85.7	280	14.3	1956	100.0

Table 6.2g

Information Sources
by Institutional Characteristics

Computer System: PC only

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1591	96.9	51	3.1	1642	100.0
Postsecondary Ed. Assoc.	1143	71.1	464	28.9	1607	100.0
Accrediting Agency	622	39.4	957	60.6	1578	100.0
Lender or GA	1064	65.9	550	34.1	1614	100.0
Servicing/Collection Agency	560	34.8	1049	65.2	1609	100.0
Our Servicing Company	308	19.5	1266	80.5	1574	100.0
General Media	910	56.7	695	43.3	1605	100.0
Financial Aid Colleagues	1138	70.2	483	29.8	1621	100.0

Table 6.2g

Information Sources
by Institutional Characteristics

Computer System: Contracted servicer

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	580	97.5	15	2.5	596	100.0
Postsecondary Ed. Assoc.	403	71.1	164	28.9	567	100.0
Accrediting Agency	234	41.5	331	58.5	565	100.0
Lender or GA	298	53.3	261	46.7	560	100.0
Servicing/Collection Agency	203	36.0	362	64.0	565	100.0
Our Servicing Company	335	59.8	225	40.2	560	100.0
General Media	283	50.8	275	49.2	558	100.0
Financial Aid Colleagues	391	68.9	177	31.1	568	100.0

Table 6.2g

Information Sources
by Institutional Characteristics

Computer System: All manual processing

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	485	98.5	8	1.5	492	100.0
Postsecondary Ed. Assoc.	311	65.1	167	34.9	478	100.0
Accrediting Agency	160	33.8	313	66.2	473	100.0
Lender or GA	318	64.7	174	35.3	492	100.0
Servicing/Collection Agency	165	34.3	315	65.7	480	100.0
Our Servicing Company	92	19.2	388	80.8	480	100.0
General Media	225	47.0	253	53.0	478	100.0
Financial Aid Colleagues	240	50.0	240	50.0	480	100.0

Table 6.2g

Information Sources
by Institutional Characteristics

Computer System: Other

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	227	92.6	18	7.4	245	100.0
Postsecondary Ed. Assoc.	208	84.8	37	15.2	245	100.0
Accrediting Agency	107	44.3	135	55.7	242	100.0
Lender or GA	161	65.8	84	34.2	245	100.0
Servicing/Collection Agency	101	41.9	141	58.1	242	100.0
Our Servicing Company	110	46.0	130	54.0	240	100.0
General Media	178	73.0	66	27.0	244	100.0
Financial Aid Colleagues	210	86.3	33	13.7	244	100.0

Table 6.2h

Information Sources
by Institutional Characteristics

Number of Lenders: 1 - 2

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1281	96.3	50	3.7	1331	100.0
Postsecondary Ed. Assoc.	891	69.1	399	30.9	1291	100.0
Accrediting Agency	565	44.2	712	55.8	1276	100.0
Lender or GA	669	51.9	619	48.1	1287	100.0
Servicing/Collection Agency	378	29.4	907	70.6	1286	100.0
Our Servicing Company	452	35.0	839	65.0	1291	100.0
General Media	578	45.0	707	55.0	1284	100.0
Financial Aid Colleagues	781	60.5	510	39.5	1291	100.0

Table 6.2h

Information Sources
by Institutional Characteristics

Number of Lenders: 3 - 5

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1519	96.6	53	3.4	1572	100.0
Postsecondary Ed. Assoc.	1176	76.9	353	23.1	1528	100.0
Accrediting Agency	529	34.9	987	65.1	1516	100.0
Lender or GA	1064	69.2	474	30.8	1537	100.0
Servicing/Collection Agency	645	42.2	885	57.8	1530	100.0
Our Servicing Company	441	29.6	1049	70.4	1490	100.0
General Media	955	62.4	576	37.6	1531	100.0
Financial Aid Colleagues	1183	76.5	363	23.5	1546	100.0

Table 6.2h

Information Sources
by Institutional Characteristics

Number of Lenders: 6 - 10

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1193	98.0	25	2.0	1218	100.0
Postsecondary Ed. Assoc.	1024	84.2	191	15.8	1216	100.0
Accrediting Agency	331	27.7	862	72.3	1193	100.0
Lender or GA	980	80.6	236	19.4	1216	100.0
Servicing/Collection Agency	548	45.3	661	54.7	1209	100.0
Our Servicing Company	220	18.7	959	81.3	1179	100.0
General Media	803	66.4	406	33.6	1209	100.0
Financial Aid Colleagues	977	79.9	246	20.1	1223	100.0

Table 6.2h

Information Sources
by Institutional Charecteristics

Number of Lenders: 11 - 20

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	439	97.7	10	2.3	449	100.0
Postsecondary Ed. Assoc.	393	88.5	51	11.5	444	100.0
Accrediting Agency	133	30.2	307	69.8	440	100.0
Lender or GA	404	88.7	51	11.3	455	100.0
Servicing/Collection Agency	220	49.5	224	50.5	444	100.0
Our Servicing Company	94	21.7	337	78.3	431	100.0
General Media	330	74.0	116	26.0	445	100.0
Financial Aid Colleagues	370	83.1	75	16.9	445	100.0

Table 6.2h

Information Sources
by Institutional Characteristics

Number of Lenders: Over 20

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	649	99.5	4	0.5	653	100.0
Postsecondary Ed. Assoc.	591	90.9	59	9.1	650	100.0
Accrediting Agency	125	19.7	509	80.3	635	100.0
Lender or GA	484	74.4	166	25.6	650	100.0
Servicing/Collection Agency	308	48.0	334	52.0	642	100.0
Our Servicing Company	135	21.8	483	78.2	619	100.0
General Media	496	76.9	149	23.1	645	100.0
Financial Aid Colleagues	589	90.7	60	9.3	649	100.0

Table 6.2i

Information Sources
by Institutional Characteristics

Number of GAs: 1

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2125	96.9	69	3.1	2194	100.0
Postsecondary Ed. Assoc.	1576	74.1	551	25.9	2127	100.0
Accrediting Agency	819	38.7	1295	61.3	2113	100.0
Lender or GA	1384	64.5	762	35.5	2146	100.0
Servicing/Collection Agency	714	33.5	1417	66.5	2131	100.0
Our Servicing Company	630	30.0	1466	70.0	2096	100.0
General Media	1117	52.4	1015	47.6	2132	100.0
Financial Aid Colleagues	1421	66.2	726	33.8	2147	100.0

Table 6.2i

Information Sources
by Institutional Characteristics

Number of GAs: 2 - 3

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2000	97.2	58	2.8	2058	100.0
Postsecondary Ed. Assoc.	1635	80.2	403	19.8	2038	100.0
Accrediting Agency	634	31.7	1369	68.3	2003	100.0
Lender or GA	1438	70.7	595	29.3	2033	100.0
Servicing/Collection Agency	886	43.8	1136	56.2	2022	100.0
Our Servicing Company	499	25.1	1488	74.9	1987	100.0
General Media	1323	65.3	702	34.7	2025	100.0
Financial Aid Colleagues	1639	80.2	404	19.8	2043	100.0

Table 6.2i

Information Sources
by Institutional Characteristics

Number of GAs: 4 - 5

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	488	97.2	14	2.8	502	100.0
Postsecondary Ed. Assoc.	423	84.4	78	15.6	501	100.0
Accrediting Agency	125	25.2	371	74.8	496	100.0
Lender or GA	430	86.1	69	13.9	499	100.0
Servicing/Collection Agency	263	52.8	235	47.2	498	100.0
Our Servicing Company	99	20.3	389	79.7	488	100.0
General Media	362	72.6	137	27.4	498	100.0
Financial Aid Colleagues	421	83.9	81	16.1	502	100.0

Table 6.2i

Information Sources
by Institutional Characteristics

Number of GAs: Over 5

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	468	100.0	0	0	468	100.0
Postsecondary Ed. Assoc.	440	95.1	23	4.9	463	100.0
Accrediting Agency	105	23.4	344	76.6	449	100.0
Lender or GA	348	74.3	120	25.7	467	100.0
Servicing/Collection Agency	237	51.4	224	48.6	461	100.0
Our Servicing Company	114	26.0	325	74.0	439	100.0
General Media	360	78.3	100	21.7	459	100.0
Financial Aid Colleagues	419	90.6	43	9.4	462	100.0

Table 6.2j

Information Sources
by Institutional Characteristics

DL Application: Year 2 Participant

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1213	96.3	47	3.7	1260	100.0
Postsecondary Ed. Assoc.	899	74.1	314	25.9	1213	100.0
Accrediting Agency	417	34.3	798	65.7	1215	100.0
Lender or GA	659	53.6	571	46.4	1230	100.0
Servicing/Collection Agency	408	33.4	813	66.6	1221	100.0
Our Servicing Company	423	34.9	788	65.1	1211	100.0
General Media	734	59.7	495	40.3	1229	100.0
Financial Aid Colleagues	987	80.1	246	19.9	1233	100.0

Table 6.2j

Information Sources
by Institutional Characteristics

DL Application: Pending for Year 3

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	319	94.4	19	5.6	338	100.0
Postsecondary Ed. Assoc.	246	75.2	81	24.8	328	100.0
Accrediting Agency	138	43.2	182	56.8	320	100.0
Lender or GA	205	61.9	126	38.1	331	100.0
Servicing/Collection Agency	108	32.6	223	67.4	331	100.0
Our Servicing Company	100	30.6	226	69.4	326	100.0
General Media	201	60.7	130	39.3	331	100.0
Financial Aid Colleagues	242	73.2	89	26.8	331	100.0

Table 6.2j

Information Sources
by Institutional Characteristics

DL Application: Will Apply for Year 3

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	304	95.2	16	4.8	320	100.0
Postsecondary Ed. Assoc.	225	72.4	86	27.6	311	100.0
Accrediting Agency	107	34.5	203	65.5	310	100.0
Lender or GA	167	53.2	147	46.8	315	100.0
Servicing/Collection Agency	97	31.4	212	68.6	310	100.0
Our Servicing Company	124	41.1	177	58.9	301	100.0
General Media	182	58.6	129	41.4	311	100.0
Financial Aid Colleagues	219	68.9	99	31.1	318	100.0

Table 6.2j

Information Sources
by Institutional Characteristics

DL Application: Application Rejected

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	118	97.8	3	2.2	121	100.0
Postsecondary Ed. Assoc.	95	79.1	25	20.9	120	100.0
Accrediting Agency	72	60.6	47	39.4	120	100.0
Lender or GA	75	67.8	36	32.2	111	100.0
Servicing/Collection Agency	38	32.2	80	67.8	118	100.0
Our Servicing Company	21	20.2	84	79.8	106	100.0
General Media	57	52.2	52	47.8	110	100.0
Financial Aid Colleagues	57	51.4	54	48.6	111	100.0

Table 6.2j

Information Sources
by Institutional Characteristics

DL Application: No

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	2670	98.2	50	1.8	2720	100.0
Postsecondary Ed. Assoc.	2228	82.5	473	17.5	2701	100.0
Accrediting Agency	814	30.6	1845	69.4	2659	100.0
Lender or GA	2157	79.4	558	20.6	2715	100.0
Servicing/Collection Agency	1220	45.3	1471	54.7	2691	100.0
Our Servicing Company	544	20.6	2095	79.4	2639	100.0
General Media	1674	62.2	1017	37.8	2691	100.0
Financial Aid Colleagues	2014	74.5	691	25.5	2704	100.0

Table 6.2j

Information Sources
by Institutional Characteristics

DL Application: Other

Source of Information	Information Received?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	456	98.4	7	1.6	464	100.0
Postsecondary Ed. Assoc.	381	83.6	75	16.4	456	100.0
Accrediting Agency	134	30.6	304	69.4	438	100.0
Lender or GA	337	75.8	108	24.2	444	100.0
Servicing/Collection Agency	229	51.9	212	48.1	440	100.0
Our Servicing Company	130	30.4	298	69.6	428	100.0
General Media	314	70.8	129	29.2	443	100.0
Financial Aid Colleagues	380	83.2	77	16.8	457	100.0

Table 6.3a

Effect of Received Information on Decision by Institutional Characteristics

Type & Control: 4-Year Public

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	269	53.4	235	46.6	503	100.0
Postsecondary Ed. Assoc.	194	42.0	267	58.0	461	100.0
Accrediting Agency	21	17.2	100	82.8	121	100.0
Lender or GA	96	23.2	319	76.8	416	100.0
Servicing/Collection Agency	40	16.0	211	84.0	252	100.0
Our Servicing Company	9	9.3	86	90.7	95	100.0
General media	72	18.7	311	81.3	383	100.0
Financial Aid Colleagues	237	51.2	226	48.8	463	100.0

Table 6.3a

Effect of Received Information on Decision by Institutional Characteristics

Type & Control: 2-Year Public

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	382	36.3	671	63.7	1053	100.0
Postsecondary Ed. Assoc.	291	31.6	630	68.4	922	100.0
Accrediting Agency	31	12.7	213	87.3	244	100.0
Lender or GA	195	24.4	606	75.6	801	100.0
Servicing/Collection Agency	67	14.9	380	85.1	447	100.0
Our Servicing Company	15	7.8	182	92.2	197	100.0
General media	129	18.8	556	81.2	685	100.0
Financial Aid Colleagues	390	46.1	455	53.9	845	100.0

Table 6.3a

Effect of Received Information on Decision
by Institutional Characteristics

Type & Control: 4-Year Private

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	509	41.2	726	58.8	1235	100.0
Postsecondary Ed. Assoc.	420	38.0	684	62.0	1103	100.0
Accrediting Agency	56	17.6	263	82.4	319	100.0
Lender or GA	302	28.4	761	71.6	1063	100.0
Servicing/Collection Agency	132	19.5	546	80.5	677	100.0
Our Servicing Company	37	14.0	231	86.0	269	100.0
General media	220	23.2	731	76.8	952	100.0
Financial Aid Colleagues	526	48.2	566	51.8	1092	100.0

Table 6.3a

Effect of Received Information on Decision
by Institutional Characteristics

Type & Control: 2-Year Private

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	171	35.5	311	64.5	482	100.0
Postsecondary Ed. Assoc.	92	26.5	254	73.5	346	100.0
Accrediting Agency	17	15.3	97	84.7	114	100.0
Lender or GA	68	20.0	271	80.0	338	100.0
Servicing/Collection Agency	17	10.3	144	89.7	161	100.0
Our Servicing Company	6	8.1	65	91.9	70	100.0
General media	41	17.9	188	82.1	229	100.0
Financial Aid Colleagues	110	38.4	176	61.6	286	100.0

Table 6.3a

Effect of Received Information on Decision by Institutional Characteristics

Type & Control: Proprietary

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	940	52.0	868	48.0	1808	100.0
Postsecondary Ed. Assoc.	425	34.2	817	65.8	1242	100.0
Accrediting Agency	247	27.9	637	72.1	884	100.0
Lender or GA	282	28.7	700	71.3	981	100.0
Servicing/Collection Agency	141	25.0	422	75.0	564	100.0
Our Servicing Company	323	45.5	388	54.5	711	100.0
General media	170	18.7	742	81.3	912	100.0
Financial Aid Colleagues	469	38.7	744	61.3	1213	100.0

Table 6.3b

Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $1,000,000 or less

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1265	42.6	1706	57.4	2971	100.0
Postsecondary Ed. Assoc.	668	31.2	1476	68.8	2143	100.0
Accrediting Agency	227	21.3	836	78.7	1063	100.0
Lender or GA	507	26.3	1417	73.7	1924	100.0
Servicing/Collection Agency	185	17.6	865	82.4	1050	100.0
Our Servicing Company	272	33.9	530	66.1	802	100.0
General media	322	20.4	1256	79.6	1579	100.0
Financial Aid Colleagues	840	41.3	1195	58.7	2035	100.0

Table 6.3b

Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $1,000,001-$5,000,000

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	695	46.6	797	53.4	1493	100.0
Postsecondary Ed. Assoc.	494	36.7	853	63.3	1347	100.0
Accrediting Agency	114	24.4	354	75.6	468	100.0
Lender or GA	297	25.7	860	74.3	1157	100.0
Servicing/Collection Agency	147	20.8	560	79.2	707	100.0
Our Servicing Company	100	24.7	305	75.3	405	100.0
General media	216	19.2	908	80.8	1124	100.0
Financial Aid Colleagues	623	47.8	681	52.2	1305	100.0

Table 6.3b

Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $5,000,001-$10,000,000

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	161	50.0	161	50.0	321	100.0
Postsecondary Ed. Assoc.	142	45.9	167	54.1	309	100.0
Accrediting Agency	22	23.5	72	76.5	94	100.0
Lender or GA	80	29.0	196	71.0	275	100.0
Servicing/Collection Agency	35	20.0	141	80.0	176	100.0
Our Servicing Company	10	14.0	60	86.0	70	100.0
General media	58	24.1	181	75.9	239	100.0
Financial Aid Colleagues	145	49.0	151	51.0	295	100.0

Table 6.3b

Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: $10,000,0001-$20,000,000

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	99	52.1	91	47.9	189	100.0
Postsecondary Ed. Assoc.	79	44.9	97	55.1	176	100.0
Accrediting Agency	6	16.5	29	83.5	34	100.0
Lender or GA	45	27.0	121	73.0	166	100.0
Servicing/Collection Agency	21	19.0	91	81.0	112	100.0
Our Servicing Company	4	10.6	33	89.4	37	100.0
General media	22	16.1	113	83.9	135	100.0
Financial Aid Colleagues	83	48.7	88	51.3	171	100.0

Table 6.3b

Effect of Received Information on Decision by Institutional Characteristics

Loan Volume: over $20,000,000

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	51	47.6	56	52.4	107	100.0
Postsecondary Ed. Assoc.	39	39.7	59	60.3	98	100.0
Accrediting Agency	4	16.2	19	83.8	23	100.0
Lender or GA	15	18.9	63	81.1	78	100.0
Servicing/Collection Agency	7	13.4	47	86.6	55	100.0
Our Servicing Company	5	17.9	22	82.1	27	100.0
General media	15	17.4	70	82.6	85	100.0
Financial Aid Colleagues	42	44.0	53	56.0	95	100.0

Table 6.3c

Effect of Received Information on Decision
by Institutional Characteristics

Aid Office Stucture: 1 campus, 1 office

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1495	43.6	1934	56.4	3429	100.0
Postsecondary Ed. Assoc.	919	33.5	1825	66.5	2744	100.0
Accrediting Agency	220	20.5	852	79.5	1072	100.0
Lender or GA	637	26.1	1803	73.9	2440	100.0
Servicing/Collection Agency	255	17.8	1177	82.2	1431	100.0
Our Servicing Company	236	26.8	642	73.2	878	100.0
General media	414	20.1	1646	79.9	2060	100.0
Financial Aid Colleagues	1142	44.9	1400	55.1	2543	100.0

Table 6.3c

Effect of Received Information on Decision
by Institutional Characteristics

Aid Office Stucture: Separate offices

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	304	49.5	310	50.5	614	100.0
Postsecondary Ed. Assoc.	190	37.5	316	62.5	507	100.0
Accrediting Agency	88	28.9	216	71.1	304	100.0
Lender or GA	129	29.0	316	71.0	444	100.0
Servicing/Collection Agency	76	27.7	200	72.3	276	100.0
Our Servicing Company	95	43.7	123	56.3	218	100.0
General media	103	25.1	306	74.9	408	100.0
Financial Aid Colleagues	233	45.5	279	54.5	513	100.0

Table 6.3c

Effect of Received Information on Decision
by Institutional Characteristics

Aid Office Stucture: Mult. campus, 1 office

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	404	45.8	477	54.2	881	100.0
Postsecondary Ed. Assoc.	263	38.7	415	61.3	678	100.0
Accrediting Agency	57	22.0	201	78.0	258	100.0
Lender or GA	154	24.7	468	75.3	621	100.0
Servicing/Collection Agency	56	16.5	281	83.5	337	100.0
Our Servicing Company	57	32.7	118	67.3	175	100.0
General media	92	16.4	471	83.6	563	100.0
Financial Aid Colleagues	304	43.4	397	56.6	702	100.0

Table 6.3c

Effect of Received Information on Decision by Institutional Characteristics

Aid Office Stucture: Other

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	67	42.5	91	57.5	158	100.0
Postsecondary Ed. Assoc.	50	34.4	95	65.6	145	100.0
Accrediting Agency	8	16.6	41	83.4	49	100.0
Lender or GA	24	25.5	70	74.5	94	100.0
Servicing/Collection Agency	9	17.1	46	82.9	55	100.0
Our Servicing Company	3	3.6	68	96.4	71	100.0
General media	23	18.1	106	81.9	130	100.0
Financial Aid Colleagues	53	36.8	90	63.2	143	100.0

Table 6.3d

Effect of Received Information on Decision by Institutional Characteristics

EFT Admin: Yes

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	412	46.7	471	53.3	883	100.0
Postsecondary Ed. Assoc.	329	41.8	457	58.2	786	100.0
Accrediting Agency	71	24.2	221	75.8	292	100.0
Lender or GA	205	29.7	485	70.3	690	100.0
Servicing/Collection Agency	92	21.0	345	79.0	437	100.0
Our Servicing Company	61	28.3	155	71.7	216	100.0
General media	125	19.0	533	81.0	658	100.0
Financial Aid Colleagues	369	46.6	424	53.4	793	100.0

Table 6.3d

Effect of Received Information on Decision by Institutional Characteristics

EFT Admin: No

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1858	44.3	2340	55.7	4198	100.0
Postsecondary Ed. Assoc.	1093	33.2	2195	66.8	3288	100.0
Accrediting Agency	302	21.7	1089	78.3	1391	100.0
Lender or GA	739	25.4	2171	74.6	2910	100.0
Servicing/Collection Agency	305	18.3	1358	81.7	1663	100.0
Our Servicing Company	330	29.3	797	70.7	1126	100.0
General media	508	20.3	1996	79.7	2504	100.0
Financial Aid Colleagues	1363	43.9	1744	56.1	3107	100.0

Table 6.3e

Effect of Received Information on Decision by Institutional Characteristics

Uses EDExpress Software: Yes

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1097	49.4	1123	50.6	2220	100.0
Postsecondary Ed. Assoc.	742	39.5	1138	60.5	1880	100.0
Accrediting Agency	172	25.4	503	74.6	675	100.0
Lender or GA	420	25.7	1214	74.3	1634	100.0
Servicing/Collection Agency	166	17.1	804	82.9	970	100.0
Our Servicing Company	99	19.2	417	80.8	516	100.0
General media	282	19.3	1184	80.7	1466	100.0
Financial Aid Colleagues	884	48.0	956	52.0	1840	100.0

Table 6.3e

Effect of Received Information on Decision by Institutional Characteristics

Uses EDExpress Software: No

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	1173	41.0	1688	59.0	2861	100.0
Postsecondary Ed. Assoc.	680	31.0	1514	69.0	2194	100.0
Accrediting Agency	201	19.9	807	80.1	1007	100.0
Lender or GA	523	26.6	1443	73.4	1966	100.0
Servicing/Collection Agency	231	20.4	899	79.6	1130	100.0
Our Servicing Company	292	35.3	534	64.7	826	100.0
General media	350	20.7	1345	79.3	1696	100.0
Financial Aid Colleagues	848	41.2	1212	58.8	2060	100.0

Table 6.3f

Effect of Received Information on Decision by Institutional Characteristics

Computer System: Mainframe only

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	111	39.2	172	60.8	283	100.0
Postsecondary Ed. Assoc.	78	31.1	173	68.9	251	100.0
Accrediting Agency	12	13.3	76	86.7	88	100.0
Lender or GA	45	19.8	182	80.2	227	100.0
Servicing/Collection Agency	20	13.8	124	86.2	144	100.0
Our Servicing Company	9	13.3	60	86.7	70	100.0
General media	32	17.2	157	82.8	189	100.0
Financial Aid Colleagues	106	43.4	138	56.6	244	100.0

Table 6.3f

Effect of Received Information on Decision by Institutional Characteristics

Computer System: Both mainframe and PC

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	903	47.2	1012	52.8	1915	100.0
Postsecondary Ed. Assoc.	705	40.1	1055	59.9	1759	100.0
Accrediting Agency	88	18.6	384	81.4	471	100.0
Lender or GA	392	25.6	1139	74.4	1531	100.0
Servicing/Collection Agency	146	15.8	780	84.2	926	100.0
Our Servicing Company	56	13.1	371	86.9	428	100.0
General media	262	19.1	1114	80.9	1376	100.0
Financial Aid Colleagues	811	48.3	866	51.7	1677	100.0

Table 6.3f

Effect of Received Information on Decision by Institutional Characteristics

Computer System: PC only

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	765	48.1	826	51.9	1591	100.0
Postsecondary Ed. Assoc.	406	35.5	736	64.5	1143	100.0
Accrediting Agency	196	31.5	426	68.5	622	100.0
Lender or GA	309	29.0	755	71.0	1064	100.0
Servicing/Collection Agency	135	24.1	425	75.9	560	100.0
Our Servicing Company	100	32.6	207	67.4	308	100.0
General media	226	24.9	684	75.1	910	100.0
Financial Aid Colleagues	544	47.8	595	52.2	1138	100.0

Table 6.3f

Effect of Received Information on Decision
by Institutional Characteristics

Computer System: Contracted servicer

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	225	38.8	355	61.2	580	100.0
Postsecondary Ed. Assoc.	94	23.2	309	76.8	403	100.0
Accrediting Agency	27	11.7	207	88.3	234	100.0
Lender or GA	79	26.4	220	73.6	298	100.0
Servicing/Collection Agency	61	30.0	142	70.0	203	100.0
Our Servicing Company	163	48.8	171	51.2	335	100.0
General media	31	10.9	252	89.1	283	100.0
Financial Aid Colleagues	97	24.8	294	75.2	391	100.0

Table 6.3f

Effect of Received Information on Decision
by Institutional Characteristics

Computer System: All manual processing

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	162	33.4	323	66.6	485	100.0
Postsecondary Ed. Assoc.	76	24.6	235	75.4	311	100.0
Accrediting Agency	39	24.4	121	75.6	160	100.0
Lender or GA	70	22.0	248	78.0	318	100.0
Servicing/Collection Agency	28	16.9	137	83.1	165	100.0
Our Servicing Company	33	35.4	60	64.6	92	100.0
General media	54	23.8	171	76.2	225	100.0
Financial Aid Colleagues	93	38.8	147	61.2	240	100.0

Table 6.3f

Effect of Received Information on Decision
by Institutional Characteristics

Computer System: Other

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	103	45.6	123	54.4	227	100.0
Postsecondary Ed. Assoc.	63	30.4	144	69.6	208	100.0
Accrediting Agency	11	10.0	97	90.0	107	100.0
Lender or GA	48	30.1	113	69.9	161	100.0
Servicing/Collection Agency	6	6.4	95	93.6	101	100.0
Our Servicing Company	29	26.3	81	73.7	110	100.0
General media	27	15.1	151	84.9	178	100.0
Financial Aid Colleagues	82	39.2	128	60.8	210	100.0

Table 6.3g

Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: 1 - 2

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	602	47.0	680	53.0	1281	100.0
Postsecondary Ed. Assoc.	284	31.8	608	68.2	891	100.0
Accrediting Agency	119	21.0	446	79.0	565	100.0
Lender or GA	147	22.1	521	77.9	669	100.0
Servicing/Collection Agency	67	17.7	311	82.3	378	100.0
Our Servicing Company	223	49.4	229	50.6	452	100.0
General media	110	19.0	468	81.0	578	100.0
Financial Aid Colleagues	320	41.0	461	59.0	781	100.0

Table 6.3g

Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: 3 - 5

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	628	41.3	891	58.7	1519	100.0
Postsecondary Ed. Assoc.	360	30.6	816	69.4	1176	100.0
Accrediting Agency	129	24.4	400	75.6	529	100.0
Lender or GA	269	25.3	795	74.7	1064	100.0
Servicing/Collection Agency	127	19.8	518	80.2	645	100.0
Our Servicing Company	116	26.4	325	73.6	441	100.0
General media	174	18.2	781	81.8	955	100.0
Financial Aid Colleagues	506	42.8	677	57.2	1183	100.0

Table 6.3g

Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: 6 - 10

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	518	43.4	675	56.6	1193	100.0
Postsecondary Ed. Assoc.	412	40.2	612	59.8	1024	100.0
Accrediting Agency	72	21.9	258	78.1	331	100.0
Lender or GA	312	31.8	668	68.2	980	100.0
Servicing/Collection Agency	98	17.9	450	82.1	548	100.0
Our Servicing Company	19	8.5	202	91.5	220	100.0
General media	212	26.4	591	73.6	803	100.0
Financial Aid Colleagues	469	48.0	508	52.0	977	100.0

Table 6.3g

Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: 11 - 20

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	186	42.3	253	57.7	439	100.0
Postsecondary Ed. Assoc.	145	36.9	248	63.1	393	100.0
Accrediting Agency	22	16.8	111	83.2	133	100.0
Lender or GA	102	25.2	302	74.8	404	100.0
Servicing/Collection Agency	41	18.6	179	81.4	220	100.0
Our Servicing Company	16	16.8	78	83.2	94	100.0
General media	55	16.7	275	83.3	330	100.0
Financial Aid Colleagues	181	48.9	189	51.1	370	100.0

Table 6.3g

Effect of Received Information on Decision by Institutional Characteristics

Number of Lenders: Over 20

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	337	51.8	313	48.2	649	100.0
Postsecondary Ed. Assoc.	222	37.6	369	62.4	591	100.0
Accrediting Agency	30	24.0	95	76.0	125	100.0
Lender or GA	114	23.5	370	76.5	484	100.0
Servicing/Collection Agency	63	20.4	245	79.6	308	100.0
Our Servicing Company	17	12.5	118	87.5	135	100.0
General media	82	16.5	414	83.5	496	100.0
Financial Aid Colleagues	256	43.5	333	56.5	589	100.0

Table 6.3h

Effect of Received Information on Decision by Institutional Characteristics

Number of GAs: 1

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	930	43.8	1195	56.2	2125	100.0
Postsecondary Ed. Assoc.	539	34.2	1037	65.8	1576	100.0
Accrediting Agency	170	20.8	648	79.2	819	100.0
Lender or GA	358	25.9	1026	74.1	1384	100.0
Servicing/Collection Agency	143	20.1	571	79.9	714	100.0
Our Servicing Company	249	39.5	381	60.5	630	100.0
General media	187	16.7	930	83.3	1117	100.0
Financial Aid Colleagues	574	40.4	847	59.6	1421	100.0

Table 6.3h

Effect of Received Information on Decision by Institutional Characteristics

Number of GAs: 2 - 3

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	912	45.6	1088	54.4	2000	100.0
Postsecondary Ed. Assoc.	565	34.5	1070	65.5	1635	100.0
Accrediting Agency	146	23.0	488	77.0	634	100.0
Lender or GA	378	26.3	1060	73.7	1438	100.0
Servicing/Collection Agency	168	19.0	718	81.0	886	100.0
Our Servicing Company	122	24.4	377	75.6	499	100.0
General media	300	22.7	1024	77.3	1323	100.0
Financial Aid Colleagues	773	47.2	866	52.8	1639	100.0

Table 6.3h

Effect of Received Information on Decision by Institutional Characteristics

Number of GAs: 4 - 5

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	209	42.9	279	57.1	488	100.0
Postsecondary Ed. Assoc.	158	37.3	265	62.7	423	100.0
Accrediting Agency	31	24.9	94	75.1	125	100.0
Lender or GA	121	28.1	309	71.9	430	100.0
Servicing/Collection Agency	40	15.1	223	84.9	263	100.0
Our Servicing Company	6	6.0	93	94.0	99	100.0
General media	80	22.2	281	77.8	362	100.0
Financial Aid Colleagues	213	50.6	208	49.4	421	100.0

Table 6.3h

Effect of Received Information on Decision by Institutional Characteristics

Number of GAs: Over 5

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	219	46.7	249	53.3	468	100.0
Postsecondary Ed. Assoc.	160	36.4	280	63.6	440	100.0
Accrediting Agency	25	23.9	80	76.1	105	100.0
Lender or GA	86	24.9	261	75.1	348	100.0
Servicing/Collection Agency	45	18.9	192	81.1	237	100.0
Our Servicing Company	14	12.6	100	87.4	114	100.0
General media	66	18.2	294	81.8	360	100.0
Financial Aid Colleagues	172	41.1	247	58.9	419	100.0

Table 6.3i

Effect of Received Information on Decision by Institutional Characteristics

DL Application: Year 2 Participant

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	906	74.6	308	25.4	1213	100.0
Postsecondary Ed. Assoc.	440	48.9	460	51.1	899	100.0
Accrediting Agency	120	28.7	298	71.3	417	100.0
Lender or GA	127	19.2	532	80.8	659	100.0
Servicing/Collection Agency	60	14.8	348	85.2	408	100.0
Our Servicing Company	216	50.9	208	49.1	423	100.0
General media	177	24.1	557	75.9	734	100.0
Financial Aid Colleagues	523	53.0	464	47.0	987	100.0

Table 6.3i

Effect of Received Information on Decision by Institutional Characteristics

DL Application: Pending for Year 3

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	182	57.0	137	43.0	319	100.0
Postsecondary Ed. Assoc.	90	36.6	156	63.4	246	100.0
Accrediting Agency	31	22.6	107	77.4	138	100.0
Lender or GA	49	24.1	156	75.9	205	100.0
Servicing/Collection Agency	26	24.5	82	75.5	108	100.0
Our Servicing Company	29	29.1	71	70.9	100	100.0
General media	46	23.1	154	76.9	201	100.0
Financial Aid Colleagues	123	50.9	119	49.1	242	100.0

Table 6.3i

Effect of Received Information on Decision by Institutional Characteristics

DL Application: Will Apply for Year 3

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	148	48.7	156	51.3	304	100.0
Postsecondary Ed. Assoc.	72	31.9	153	68.1	225	100.0
Accrediting Agency	27	25.6	80	74.4	107	100.0
Lender or GA	42	25.1	125	74.9	167	100.0
Servicing/Collection Agency	13	13.5	84	86.5	97	100.0
Our Servicing Company	48	39.1	75	60.9	124	100.0
General media	18	9.6	164	90.4	182	100.0
Financial Aid Colleagues	94	43.1	125	56.9	219	100.0

Table 6.3i

Effect of Received Information on Decision by Institutional Characteristics

DL Application: Application Rejected

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	47	39.4	72	60.6	118	100.0
Postsecondary Ed. Assoc.	15	15.8	80	84.2	95	100.0
Accrediting Agency	16	22.8	56	77.2	72	100.0
Lender or GA	7	9.2	68	90.8	75	100.0
Servicing/Collection Agency	0	0	38	100.0	38	100.0
Our Servicing Company	0	0	21	100.0	21	100.0
General media	15	26.4	42	73.6	57	100.0
Financial Aid Colleagues	26	45.6	31	54.4	57	100.0

Table 6.3i

Effect of Received Information on Decision by Institutional Characteristics

DL Application: No

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	816	30.6	1854	69.4	2670	100.0
Postsecondary Ed. Assoc.	678	30.5	1549	69.5	2228	100.0
Accrediting Agency	149	18.3	665	81.7	814	100.0
Lender or GA	617	28.6	1540	71.4	2157	100.0
Servicing/Collection Agency	238	19.5	982	80.5	1220	100.0
Our Servicing Company	51	9.5	493	90.5	544	100.0
General media	345	20.6	1329	79.4	1674	100.0
Financial Aid Colleagues	828	41.1	1185	58.9	2014	100.0

Table 6.3i

Effect of Received Information on Decision by Institutional Characteristics

DL Application: Other

Source of Information	Did Information Affect Decision?				Total	
	Yes		No			
	N	Pct.	N	Pct.	N	Pct.
Deparment of Education	172	37.7	285	62.3	456	100.0
Postsecondary Ed. Assoc.	127	33.3	254	66.7	381	100.0
Accrediting Agency	29	21.6	105	78.4	134	100.0
Lender or GA	102	30.2	235	69.8	337	100.0
Servicing/Collection Agency	58	25.4	171	74.6	229	100.0
Our Servicing Company	46	35.6	84	64.4	130	100.0
General media	32	10.2	282	89.8	314	100.0
Financial Aid Colleagues	137	36.0	243	64.0	380	100.0

Table 6.4a

Opinions on the Direct Loan Program

Statements About the DL Program	Opinion											
	Strongly agree		Somewhat agree		No opinion		Somewhat disagree		Strongly disagree		Total	
	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.	N	Pct.
DL is easy to start up	411	7.5	1273	23.1	1393	25.3	1481	26.9	951	17.3	5509	100.0
DL is difficult to administer	601	11.0	1324	24.2	1969	36.0	1142	20.9	429	7.8	5465	100.0
DL Program reduces staff time	332	6.1	984	18.0	1589	29.1	1361	24.9	1197	21.9	5463	100.0
DL requires more computer/equipment	2038	37.1	1498	27.3	1098	20.0	557	10.1	296	5.4	5487	100.0

Table 6.4b

Mean Ratings of Opinions on the Direct Loan Program

Statements About the DL Program	Mean Rating
DL is easy to start up	3.2
DL is difficult to administer	2.9
DL Program reduces staff time	3.4
DL requires more computer/equipment	2.2

Table 6.5

Basis for Opinions Regarding the Direct Loan Program

All Institutions	Basis for Opinion				Total	
	No		Yes			
	N	Pct	N	Pct	N	Pct
Published reports	2023	37.9	3317	62.1	5340	100.0
Conferences on DL	2356	44.4	2953	55.6	5309	100.0
Contact with DL schools	2976	56.2	2316	43.8	5292	100.0
other	2136	72.0	832	28.0	2968	100.0

Table 7.1

Preferences for Future Surveys

All Institutions	N	Pct.
Every 6 months	1013	25.7
Once per year	2922	74.3
Total	3935	100.0

Appendix B

Survey Methodology

Survey Methodology

This mail survey of Institutions participating in the Federal Family Education Loan Program was conducted by Macro International Inc. under contract to the U.S. Department of Education. A similar survey of institutions participating in the Federal Direct Loan Program was conducted by Macro in February/March 1995. The purpose of this survey was to establish a comparison group for analyses of differences in various aspects of loan program administration between the Direct Loan and Federal Family Education Loan Programs.

Sample Design

A total of 3059 institutions were randomly selected from a population of 5720 schools in the FFELP sampling frame. The sample was stratified by school type and control, and by school size (small or large, as indicated by loan volume). The starting sample size includes 395 institutions that were added to the originally estimated sample to allow separate estimates for 2-year public and 2-year private schools; and to include all HBCUs in the sample.

Data Collection Procedures/Response Rate

Approximately two weeks prior to the survey mailout, two pre-survey letters - one from the Department of Education and one from Macro - were mailed to Financial Aid Administrators at all sampled institutions. The purpose of the letters was to inform institutions of the survey and to encourage participation.

The FFELP survey offered Internet response as an option for survey completion. The pre-survey mailing included a postcard which elicited respondents' preferred method of survey completion (electronic or paper), and instructions for a one-minute demonstration of the electronic survey completion process.

The pre-survey materials are included in Appendix C of this report.

The data collection period began on April 12, 1995 and continued through June 27, 1995. Paper surveys and instructions for Internet respondents mailed simultaneously on April 12th. Copies of the survey instrument and Internet instructions are included in Appendix C.

All completed questionnaires were reviewed for discrepancies and/or missing data, and telephone follow-up calls were conducted in cases where clarification was necessary. The surveys were entered into an automated data entry system, and were double entered to achieve 100 percent data verification. The automated system ensured accuracy in identifying and correcting inconsistent data.

The generally high item response for this survey, coupled with the extensive verification procedures, ensure that the data provided accurately reflect the views, opinions and information of responding institutions.

Telephone follow-up calls to non-respondents began on May 1, 1995 and continued throughout the remainder of the survey period. Non-respondent follow-up procedures were conducted by Macro's Vermont facility using Computer Assisted Telephone Interviewing (CATI). In instances where it was not convenient for institutions to respond to the survey by mail, Internet (or fax), the survey was conducted over the telephone.

The overall survey response rate was 85 percent, based on 2,303 responses from 2,723 eligible institutions.

The following table summarizes the sample disposition for the FFELP survey.

Disposition	Number
Completed surveys	2303
Usable surveys	2723
Unusable surveys	302
Initial sample deletions	26
Nondeliverable surveys	8

Non-responding institutions may have some effect on the survey results to the extent that responses from nonparticipating institutions differ from those of survey respondents. This effect should be minimal, given the response rate achieved for this survey. The survey data were weighted to adjust for non-response.

Response rate for each item in the Survey of Institutions Participating in the Federal Family Education Loan Program

Question Number	**Question**	**Unweighted Response**	**Weighted Response**
1	Which of the following best characterizes the structure of the Financial Aid Office(s) at your institution as it relates to processing loans (Check only one.)	99%	99%
2	Does your institution use Electronic Funds Transfer (EFT) to administer the FFEL Program?	99%	99%
3	Does your institution use EDExpress software for the administration of Pell Grant Funds?	99%	99%
4	What type of computer system does your institution use when administering student financial aid?	99%	99%
5	Are you currently participating or do you plan to participate in the National Student Loan Clearinghouse?	96%	94%
6	How many loans did you certify during the last Federal award year (93/94)?	95%	95%
7	Based on your experience with the administration with FFEL loans to date, do you expect a significant change in the number of loans certified during the 94/95 Federal award year?	98%	98%
8	How would you characterize the level of work needed to **administer** this Program on a day-to-day basis?	98%	98%
9	**Which of the following other departments have functions or tasks that support the administration of student financial aid and the FFEL Program?**		
	Accounting Office	98%	98%
	Business/Bursars Office or Student Accounts	98%	98%
	Computer Services	98%	98%
	Admissions	98%	98%
	Registrar's Office	98%	98%

Question Number	Question	Unweighted Response	Weighted Response
10	**In terms of the amount of level of staff and effort required, indicate the level of satisfaction with each of the following activities involved in the FFEL Program**		
	Keeping up with regulations	98%	98%
	Answering general questions about loans and financial aid	98%	98%
	Counseling borrowers while in school	98%	98%
	Helping students with loans after they have left school	98%	98%
	Processing of loan applications	98%	98%
	Receipt of loan funds	98%	98%
	Disbursement of loan funds	90%	92%
	Refunding excess loan funds to students	98%	98%
	Financial monitoring and reporting	98%	98%
	Recordkeeping and reporting of student information (includes SSCRs and financial aid transcripts)	98%	98%
12	**Estimate the number of minutes or hours of TOTAL STAFF TIME it takes to process a Stafford Loan**		
	Manual Time required to process loan		
12A	Best case/no exceptions or problems	90%	91%
12B	Average total time	91%	92%
12C	Worst case/many exceptions or problems	90%	91%
	For EFT (if possible) processing		
12D	Best case/no exceptions or problems	90%	88%
12E	Average total time	90%	87%
12F	Worst case/many exceptions or problems	91%	87%
13	How many lenders do you deal with on a regular basis in the FFEL Program?	98%	98%
14	How many guarantee agencies do you deal with on a regular basis in the FFEL Program?	98%	98%

Question Number	Question	Unweighted Response	Weighted Response
15	**How would you rate the services received from the U.S. Department of Education?**		
	R=Received T=Timeliness U=Usefulness		
15AAR	Software for administration or reporting functions	97%	97%
15AAT		86%	85%
15AAU		85%	84%
15ABR	Telephone support	97%	97%
15ABT		90%	90%
15ABU		90%	89%
15ACR	Information on FFEL Program rules/regulations	98%	98%
15ACT		96%	96%
15ACU		96%	96%
15ADR	Training sessions	98%	98%
15ADT		91%	91%
15ADU		88%	97%
15AER	Materials for counseling borrowers	97%	97%
15AET		90%	90%
15AEU		89%	89%
	How would you rate information/support received from your primary lender or its servicer?		
15BAR	Software for administration or reporting functions	96%	96%
15BAT		81%	80%
15BAU		81%	90%
15BBR	Telephone Support	97%	97%
15BBT		94%	93%
15BBU		92%	93%
15BCR	Information on FFEL Program rules/regulations	97%	97%
15BCT		89%	88%

Question Number	Question	Unweighted Response	Weighted Response
15BCU		88%	87%
15BDR	Training sessions	97%	97%
15BDT		84%	83%
15BDU		83%	83%
15BER	Materials for counseling borrowers	97%	97%
15BET		91%	90%
15BEU		90%	89%
15C	What percent of your loan volume is handled by your primary lender?	87%	87%
	How would you rate the support/information received from your primary guarantee agency or its servicer?		
15DAR	Software for administration or reporting functions	97%	97%
15DAT		86%	84%
15DAU		85%	83%
15DBR	Telephone Support	97%	97%
15DBT		95%	95%
15DBU		94%	94%
15DCR	Information on FFEL Program rules/regulations	97%	97%
15DCT		95%	95%
15DCU		94%	94%
15DDR	Training sessions	97%	97%
15DDT		93%	92%
15DDU		92%	91%
15DER	Materials for counseling borrowers	97%	97%
15DET		93%	93%
15DEU		93%	93%
15E	What percent of your loan volume is handled by your primary guaranty agency?	95%	96%

Question Number	Question	Unweighted Response	Weighted Response
17	***Rate any changes since the introduction of the Direct Loan program***		
	Student access to loans	96%	97%
	Ease of Administration	96%	97%
	Service from banks/guarantee agencies	96%	97%
	Service from loan servicers/collection agencies	96%	96%
	Service from your third party contracted services	96%	96%
18	***Note increases/decreases in resources needed for the delivery of financial aid that may have changed at your institution***		
	Number of staff positions related to financial aid	97%	97%
	Number of staff positions in accounting or business office	96%	97%
	Number of staff utilized for technical support	97%	97%
	Number of hours current staff work	97%	97%
	Equipment/Computers	97%	97%
	Supplies	97%	97%
	Funds for training	95%	96%
	Funds for Staff travel	97%	97%
20	***Rate satisfaction with the FFEL Program using a scale of 1-5***		
	Timeliness of receipt of loan funds under EFT processing	98%	98%
	Timeliness of receipt of loan funds under manual processing	97%	98%
	Workload to counsel borrowers	97%	98%
	Relationship with primary lenders	97%	98%
	Relationship with primary guarantors	97%	98%
	ED's responsiveness to reported problems or difficulties in the FFEL Program	97%	97%

Question Number	Question	Unweighted Response	Weighted Response
	ED's handling of special cases or exceptions when reporting problems or difficulties	97%	97%
21	Overall, how satisfied were you without eh FFEL Program prior to July 1994 when the DL program was implemented?	94%	94%
22	Currently, how satisfied are you with the FFEL Program?	96%	97%
23	How much does the use of EFT affect your satisfaction with the FFEL Program?	82%	83%
25	Have your or are you planning to apply for the Direct Loan Program?	96%	97%
26	Please check up to three reasons why your institution is currently participating in FFEL	91%	93%
27	**Did you receive information regarding DL from any of the following sources? If so, how did they impact your decision regarding applying to participate in the Program?**		
	Department of Education	95%	95%
	Postsecondary education association	94%	94%
	Accrediting agency	93%	93%
	Lender or guaranise agency	95%	94%
	Loan servicing/collection agency	94%	94%
	Our privately contracted servicing company	92%	92%
	General media	94%	94%
	Friends or colleagues in student financial aid	94%	94%
28	**Please indicate your opinion about each of the following statements regarding the DL Program**		
	It appears relatively easy to start up the DL Program at an institution	96%	96%
	It appears relatively difficult to administer the DL Program on a daily basis	95%	96%
	It appears that DL may reduce staff time	95%	96%
	It appears that the DL requires more computers/more equipment to administer than the FFEL Program	96%	96%

Question Number	**Question**	**Unweighted Response**	**Weighted Response**
29	*Which sources best describes the basis for opinions regarding DL?*	*93%*	*99%*
32	*Which of the following timeframes would be more useful to your institution?*	*67%*	*69%*

Appendix C

Survey Questionnaire and Related Materials

UNITED STATES DEPARTMENT OF EDUCATION

OFFICE OF THE UNDER SECRETARY

Dear

I am writing to encourage your participation in an important upcoming study of the Federal student loan programs. Macro International Inc., under contract to ED, is conducting an evaluation of the Direct Loan Program. As part of this evaluation, all institutions participating in the Direct Loan Program and a sample of institutions participating in the Federal Family Educational Loan Program (FFELP) will be surveyed.

This study is part of an evaluation to examine the implementation of the two loan programs and to compare the experiences of schools offering the Direct Loan Program with those of institutions participating in the FFEL Program. The survey focuses on institutional satisfaction with the programs and institutional satisfaction with ED and other service providers.

The survey will begin in approximately two weeks. Your cooperation in this voluntary survey is strongly encouraged. The Department understands that this is a busy time for you and has kept the survey questions to a minimum. All of your answers will be held confidential by Macro and will only be reported to the Department in the aggregate.

We look forward to your participation in the study. By sharing information about your experiences in the Federal Family Educational Loan Program, you will be assisting the Department in its ongoing efforts to improve loan program operations. If you have any comments about the survey or suggestions for improving this process, please call Mr. Steven Zwillinger, the Department's Project Officer for this study. Mr. Zwillinger's telephone number is (202) 401-0182.

Sincerely,

Alan Ginsburg
Director
Planning and Evaluation Service

400 MARYLAND AVE., S.W. WASHINGTON, D.C. 20202-8100

Our mission is to ensure equal access to education and to promote educational excellence throughout the Nation.

MACRO

March 27, 1995

Dear

Your institution has been selected to participate in a survey of institutions administering the Federal Family Educational Loan Program. As indicated in the enclosed letter from Alan Ginsburg, Director of the Planning and Evaluation Service at the Department of Education, this survey is part of an evaluation that Macro International is conducting. The survey can be completed electronically, either over the Internet or through your modem. We believe that you will find it easier, quicker, and more convenient to fill out this survey electronically.

To provide you with a preview of this system, we have set up a quick 1-minute demonstration which also informs us of your intent to complete the survey through this method. We have included instructions on how to run this demonstration, which is the same procedure you will use to complete the actual survey. You will be asked to fill out the actual survey in about two weeks, and will be notified by mail or e-mail when the survey begins.

Although we expect that electronic survey completion will be easier for you, we have included a postcard which indicates your preference for method of survey completion . On this postcard, please make any corrections to the name and mailing address included on the label, and check the box indicating your preferred survey completion method.

We look forward to your participation in this evaluation of Federal student loan programs. Your comments will be very important to this assessment as we examine schools' experiences with various aspects of the Direct Loan and Federal Family Educational Loan Programs.

If you have any questions or comments about the survey process, please do not hesitate to contact me at (800) 292-4460.

Sincerely yours,

Sadie Bennett

Sadie Bennett
Survey Director

Enclosure

NOTE: If your institution is a Year 2 Direct Loan school, you may be selected as part of our sample for next year's Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Educational Loans Program.

11785 Beltsville Drive • Calverton, Maryland 20705 • Telephone 301-572-0200 • Fax 301-572-0999

MACRO
INTERNATIONAL INC.
11785 BELTSVILLE DRIVE · SUITE 300
CALVERTON, MD 20705-3121
TELEPHONE (301) 572-0200

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POSTAGE WILL BE PAID BY ADDRESSEE

MACRO INTERNATIONAL INC.
ATTN: SADIE BENNETT
11785 BELTSVILLE DRIVE · SUITE 300
CALVERTON, MARYLAND 20705-9853

Name: ______________________

Title: ______________________

Address: ______________________

Telephone Number: ______________________

We look forward to your participation in the evaluation of Federal student loan programs. Your comments will be very important to this assessment of the Direct Loan Program's implementation as we examine schools' experiences with various aspects of the Direct Loan and Federal Family Education Loan Programs.

Please add or change any missing or incorrect information on the above label, check the appropriate box below, and return this postcard to Macro.

[ ] I would like to receive a paper copy of the survey.
[ ] I will complete the survey electronically via Internet or through my modem.

If you have any questions about the survey, please contact Sadie Bennett at (800) 292-4460.

Instructions for Running Demonstration

Option #1: From an **Internet connection**, telnet to our account at **MNSNET.MNSINC.COM**. This might be as simple as typing "TELNET MNSNET.MNSINC.COM" and pressing the enter key. However, it may be a two step process whereby you first type "TELNET" and enter, then type "OPEN MNSNET.MNSINC.COM" and enter. Telnet procedures for your system may vary slightly from those mentioned above. We encourage the convenience of response via telnet, if possible.

Option #2: From your **modem** and communications software, dial our toll-free number, (800) 292-4460, to connect directly. You should set the connection at: no parity, 8 data bits, 1 stop bit. You may connect at 2400, 6600 or 14400 baud.

Once you have entered the system, you will see the following prompts:

"USER ID"	When this prompt appears type the word:	**FFEL**
"PASSWORD"	When this prompt appears type the word:	**DECADE**

You will then be asked to answer a few questions such as name, institution, and E-mail address (if applicable). At the end of the session, select "QUIT" and then choose "OK." The connection will then be closed.

Survey of
Institutions Participating in the
Federal Family Education
Loan Program

Conducted by Macro International Inc.
Under Contract to the U.S. Department of Education
Contract No. EA93085001

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705

April 12, 1995

OMB Clearance # 1875-0012
Expires September 30, 1995

Survey of Institutions Participating in the Federal Family Education Loan Program

Introduction

The U.S. Department of Education (ED) is currently administering two postsecondary loan programs for students - the Federal Family Education Loan Program (FFELP) and the Federal Direct Student Loan Program (FDSLP). ED has contracted Macro International Inc. to conduct an evaluation of these loan programs. The purpose of this survey, which is one component of the overall evaluation, is to gather information about schools' experiences with the administration of the FFEL Program. This information will be used to help ED better understand the two programs from the viewpoint of the institutions, as well as improve them in future years.

Instructions

For this survey, we would like the Financial Aid Director to be the key contact. However, there may be some questions that will require input from the Business Office or other offices involved with the loan programs.

This survey has been sent to your institution based on your Department of Education ID Number. Some institutions may have multiple campuses, branches, or schools within an institution that are served by separate Financial Aid Offices. If your institution is decentralized in this manner and these divisions operate under a single Department of Education ID Number, you may need to consult with other Financial Aid Offices to provide your answers or to determine who should fill out the survey.

Some of the survey questions may not be applicable to your institution or may not address your specific situation. Please answer these questions to the best of your ability and feel free to comment in the space provided regarding your particular situation.

If your institution is a Year 2 Direct Loan school, you may be selected as part of our sample for next year's Direct Loan survey. For this survey, however, we request that you provide us with information on your experiences with the Federal Family Education Loan Program.

Our Thanks

We know how busy Financial Aid staff are and we are grateful for your cooperation. Please contact Sadie Bennett at (800) 292-4460 with any questions or comments regarding the survey.

To ensure that your questionnaire is received in time to be included in the survey results, please return it in the enclosed postage paid envelope or respond via Internet by April 28, 1995.

Please return this survey to:

Macro International Inc.
11785 Beltsville Drive
Calverton, MD 20705
ATTN: Sadie Bennett

Phone: (301) 572-0200
Toll Free: (800) 292-4460
Fax: (301) 572-0999

Identifying Information

[Institutional Label]

Is the information on the above label correct? If not, please change any incorrect information.

In the spaces provided below, enter your name, title, telephone number, and the date on which you completed this questionnaire.

Name of Person Completing Form ______________________________

Title ______________________________

Telephone Number ______________________________

Date ______________________________

Confidentiality

Although we ask for identifying information for follow-up purposes, identities of institutions and names of individuals will be kept strictly confidential by Macro International Inc. All information obtained from this survey will be presented in aggregate form.

About This Survey

As part of its commitment to continual improvement and to customer service, the Department of Education has asked Macro to conduct a survey of institutions on a periodic basis to determine strengths and areas for improvement. A large sample of institutions (both Direct Loan and FFEL institutions) is being surveyed regarding their experiences in administering their respective programs as part of this effort. This survey covers your experiences with the FFEL Program and your perceptions of the services received. We welcome any thoughts or suggestions you might have regarding this survey (please see the items in Section 7). Again, **thank you for your time and cooperation**.

Section 1 - Background Information

1. Which of the following best characterizes the structure of the Financial Aid Office(s) at your institution as it relates to processing loans? (Check only one.)
   - ☐ The institution does not have multiple campuses, branches, or schools; one office administers financial aid for the entire institution.
   - ☐ Each campus, branch, or school within the institution is served by a separate Financial Aid Office.
   - ☐ All campuses, branches, or schools within the institution are served by a single Financial Aid Office.
   - ☐ Other (Specify) ____________________

2. Does your institution use Electronic Funds Transfer (EFT) to administer the FFEL Program?
   - ☐ Yes ➨ What percent of loans are processed through EFT? ________%
   - ☐ No

3. Does your institution use EDExpress software for the administration of Pell Grant funds?
   - ☐ Yes
   - ☐ No

4. What type of computer system does your institution use when administering student financial aid?
   - ☐ Utilize only mainframe system
   - ☐ Utilize both mainframe and personal computers
   - ☐ Utilize only personal computers
   - ☐ Use a contracted servicer to process electronically
   - ☐ No computer system is used; all manual processing
   - ☐ Other (Specify)

5. Are you currently participating or do you plan to participate in the National Student Loan Clearinghouse?
   - ☐ Yes, we are currently participating
   - ☐ Yes, we plan to participate within the next year
   - ☐ No

6. How many loans did you certify during the last Federal award year (93/94)?

   ________ loans

7. Based on your experience with the administration of FFEL loans to date, do you expect a significant change in the number of loans certified during the 94/95 Federal award year?
   - ☐ Yes ➨ ________% increase from 93/94 or ________% decrease from 93/94
   - ☐ No

Section 2 - Administration of the FFEL Program

(Administering the Program includes all loan activities, reconciliation, reporting, and keeping up with regulations.)

8. How would you characterize the level of work or staff effort needed to **administer** this Program on a day-to-day basis? (Check only one. If you are using EFT and manual processing, please take both into account when answering.)

☐ Very easy to administer
☐ Relatively easy to administer, with a few areas that require a high level of effort
☐ A moderate amount of effort is required overall
☐ Relatively labor intensive to administer, with many areas that require a high level of effort
☐ Very labor intensive to administer

9. Which of the following **other departments** (or staff outside the Financial Aid Office) have functions or tasks that support the administration of student financial aid and the Federal Family Education Loan Program? **Please use the following scale to indicate the level of involvement for each department. (Circle only one code for each department.)**

1 = No involvement with student financial aid
2 = A few functions or tasks that support administering aid
3 = Extensive or significant functions or tasks that support administering aid
NA = Not applicable, department does not exist at this institution

Department	**Level of Involvement**			
Accounting Office	1	2	3	NA
Business/Bursars Office or Student Accounts	1	2	3	NA
Computer Services	1	2	3	NA
Admissions	1	2	3	NA
Registrar's Office	1	2	3	NA
Other (Specify)	1	2	3	NA

10. In terms of the amount of staff and effort required, please indicate your level of satisfaction with each of the following activities involved in administering the Federal Family Education Loan Program. (Circle only one code for each activity. NA should be circled for activities that you have not yet had experience with in the Federal Family Education Loan Program.)

Activity	Very Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Very Dissatisfied	NA
Keeping up with regulations	1	2	3	4	NA
Answering general questions about loans and financial aid	1	2	3	4	NA
Counseling borrowers while in school	1	2	3	4	NA
Helping students with loans after they have left school	1	2	3	4	NA
Processing of loan applications	1	2	3	4	NA
Receipt of loan funds	1	2	3	4	NA
Disbursement of loan funds (including preparing loan checks and getting students to sign)	1	2	3	4	NA
Refunding excess loan funds to students	1	2	3	4	NA
Financial monitoring and reporting	1	2	3	4	NA
Recordkeeping and reporting of student information (includes SSCR and financial aid transcripts)	1	2	3	4	NA
Other (Specify)	1	2	3	4	NA

11. If you indicated that you are dissatisfied with any of the above activities, please specify the factors that contributed to your dissatisfaction with those activities. What can be done/what methods have you used to resolve the situation?

12. Please estimate the number of minutes or hours of **total staff time** it takes to process a Stafford loan, from the time the student is awarded a loan to the point where all funds are disbursed to the student and/or their account. Do not include PLUS loans in this estimate: only Stafford loans. Staff time refers to the **total number of minutes required by all staff** members at your institution to process that loan, regardless of their department or the elapsed time between activities. **(Please indicate the amount of time required and the percent of loans requiring that amount of time in each of the following: best, average, and worst case situations.)**

When providing estimates, **please think strictly in terms of the following administrative functions:**

Processing of loan application/creation of origination record;
Request and receipt of loan funds by institution;
Enrollment verification; and
Disbursement of loan funds to student.

For manual processing	**Time required to process loan**	**Percent of total Stafford loans requiring this amount of time**
Best case/no exceptions or problems	______minutes or _____ hours	______% take this amount of time
Average total time	______minutes or _____ hours	______% take this amount of time
Worst case/many exceptions or problems	______minutes or _____ hours	______% take this amount of time
		100 %

For EFT processing (if applicable)	**Time required to process loan**	**Percent of total Stafford loans requiring this amount of time**
Best case/no exceptions or problems	______minutes or _____ hours	______% take this amount of time
Average total time	______minutes or _____ hours	______% take this amount of time
Worst case/many exceptions or problems	______minutes or _____ hours	______% take this amount of time
		100 %

13. How many lenders do you deal with on a regular basis in the FFEL Program?

- ☐ 1-2 lenders
- ☐ 3-5 lenders
- ☐ 6-10 lenders
- ☐ 11-20 lenders
- ☐ More than 20 lenders

14. How many guarantee agencies do you deal with on a regular basis in the FFEL Program?

- ☐ 1 guarantee agency
- ☐ 2-3 guarantee agencies
- ☐ 4-5 guarantee agencies
- ☐ More than 5 guarantee agencies

15. The following three questions ask about services received from the Department of Education, guarantee agencies, and lenders.

15a. In the appropriate column:

a. Note whether you have received information/support from the **Department of Education.**

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

d. Please write in any additional comments you may have.

Materials/Training	**(a) Received? Y = Yes N = No**	**(b) Rate timeliness (1-5 or NA)**	**(c) Rate usefulness (1-5 or NA)**	**(d) Comments**
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

15b. In the appropriate column:

a. Note whether you have received information/support from **your primary lender or its servicer.**

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

d. Please write in any additional comments you may have.

Materials/Training	**(a) Received? Y = Yes N = No**	**(b) Rate timeliness (1-5 or NA)**	**(c) Rate usefulness (1-5 or NA)**	**(d) Comments**
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

15c. What percent of your loan volume is handled by your primary lender?

_______ %

15d. In the appropriate column:

a. Note whether you have received information/support from **your primary guarantee agency or its servicer.**

b. Rate the timeliness of the information/support for your needs and activities using a scale of 1-5, with 1 being very timely and 5 being not at all timely.

c. Rate the usefulness of the information/support on a scale of 1-5, with 1 being very useful and 5 being not at all useful.

d. Please write in any additional comments you may have.

Materials/Training	**(a) Received? Y = Yes N = No**	**(b) Rate timeliness (1-5 or NA)**	**(c) Rate usefulness (1-5 or NA)**	**(d) Comments**
Software for administration or reporting functions				
Telephone support				
Information on FFEL Program rules/regulations				
Training sessions				
Materials for counseling borrowers				
Other (Specify)				

15e. What percent of your loan volume is handled by your primary guarantee agency?

________%

16. What additional comments do you have about the current structure and administration of the FFEL Program? (This question is optional.)

Section 3 - Changes Over Time

17. For the following aspects of FFEL Program administration, please rate any changes since the introduction of the Direct Loan Program, using the following scale:

1 = Improved the situation or aspect
2 = The same, no changes
3 = Worsened the situation or aspect
NA = Not applicable

	Rating	**Comments**
Student access to loans	1 2 3 NA	
Ease of administration of FFEL Program	1 2 3 NA	
Service from banks/guarantee agencies	1 2 3 NA	
Service from loan servicers/collection agencies	1 2 3 NA	
Service from your third party or privately contracted services	1 2 3 NA	

18. Listed below are resources needed for the delivery of financial aid that may have changed at your institution. Please note if **increases or decreases** have recently occurred or will occur. This question refers **only** to changes that are a direct result of changes in the FFEL Program and that occurred or were budgeted to occur in the 93/94 or 94/95 Federal award year. Please use the following scale:

1 = Significant decrease occurred
2 = Small decrease occurred
3 = No significant change/did not occur
4 = Small increase occurred
5 = Significant increase occurred

Resource	Level of Change				
Number of staff positions related to financial aid (temporary or permanent)	1	2	3	4	5
Number of staff positions in accounting or business office	1	2	3	4	5
Number of staff utilized for technical support	1	2	3	4	5
Number of hours current staff work	1	2	3	4	5
Equipment/Computers	1	2	3	4	5
Supplies (postage, copying, etc.)	1	2	3	4	5
Funds for training	1	2	3	4	5
Funds for staff travel	1	2	3	4	5
Develop/modify computer program/procedures	1	2	3	4	5
Other (Specify) ______________________	1	2	3	4	5

19. What changes have you made to your administration to resolve specific problems? What other comments do you have on changes in the FFEL Program? (This question is optional.)

Section 4 - Satisfaction with the FFEL Program

20. Please rate how satisfied you are with each aspect of the FFEL Program in the table below using a scale of 1-5, with 1 being very satisfied and 5 being very dissatisfied, or NA for Not Applicable.

Aspect of Program	Rate Satisfaction (1-5 or NA)	Comments
Timeliness of receipt of loan funds under EFT processing		
Timeliness of receipt of loan funds under manual processing		
Workload to counsel borrowers		
Relationship with primary lenders		
Relationship with primary guarantors		
ED's responsiveness to reported problems or difficuties in the FFEL Program		
ED's handling of special cases or exceptions when reporting problems or difficulties		
Other (Specify)		

21. Overall, how satisfied were you with the FFEL Program prior to July 1994 when the Direct Loan Program was implemented? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1.....2.....3.....4.....5 **very dissatisfied**

22. Currently, how satisfied are you with the FFEL Program? On a scale of 1-5, please circle your level of satisfaction.

very satisfied 1.....2.....3.....4.....5 **very dissatisfied**

23. How much does the use of EFT affect your satisfaction with the FFEL Program? On a scale of 1-5, please circle your response.

increases satisfaction 1.....2.....3.....4.....5 **decreases satisfaction**

24. What additional comments or suggestions do you have regarding your satisfaction with the FFEL Program? (This question is optional.)

Section 5 - Decisions Regarding the FFEL and Direct Loan Programs

25. Have you applied or are you planning to apply for the Direct Loan Program?

☐ Applied to Direct Loan and will participate in Year 2	➡Skip to Question 27
☐ Applied to Direct Loan and pending for Year 3	➡Skip to Question 27
☐ Will apply to Direct Loan for Year 3	➡Skip to Question 27
☐ Application for Direct Loan rejected	➡Skip to Question 27
☐ No	➡Answer Question 26
☐ Other (specify) ____________________	➡Answer Question 26

26. Please check below the most important reasons **(up to three)** why your institution is currently participating in the FFEL Program.

01 ______ Familiar with administration of FFEL Program
02 ______ Able to serve borrowers well through FFEL Program
03 ______ Maintain relationship with lenders or guarantee agencies
04 ______ Did not want to join Direct Loan during its first year of operation
05 ______ FFEL Program appears simpler to administer than Direct Loan
06 ______ FFEL Program loan processing is not responsibility of Financial Aid Office
07 ______ Want to continue to offer students a choice of loan sources
08 ______ Do not want to originate loans
09 ______ Key administrators at institution support FFEL Program
10 ______ Important external supporters of FFEL Program (e.g., Board, funders, etc.)
11 ______ Other (Specify) ____

27. Did you receive information regarding the Direct Loan Program from any of the following sources? If so, did these sources impact your institution's decision regarding applying to participate in the Program?

1 = Did not receive information from this source
2 = Received information from this source and it did not impact our decision
3 = Received information from this source and it impacted our decision

Source	Level of Impact		
Department of Education	1	2	3
Postsecondary education associations (NASFAA, CCA, etc.)	1	2	3
Accrediting agency	1	2	3
Lender or guarantee agency	1	2	3
Loan servicing/collection agency	1	2	3
Our privately contracted servicing company	1	2	3
General media (newspapers, television, etc.)	1	2	3
Friends or colleagues in student financial aid	1	2	3

28. Please indicate your opinion about **each** of the following statements regarding the Direct Loan Program, using the following scale.

1 = Strongly agree
2 = Somewhat agree
3 = No opinion
4 = Somewhat disagree
5 = Strongly disagree

____ It appears relatively easy to start up the Direct Loan Program at an institution.
____ It appears relatively difficult to administer the Direct Loan Program on a daily basis.
____ It appears that the Direct Loan Program may reduce staff time.
____ It appears that the Direct Loan Program requires more computers/more equipment to administer than the FFEL Program.

29. Which of the following sources best describes the basis for your opinions regarding the Direct Loan Program? (Check all that apply.)

☐ Published reports
☐ Conferences pertaining to the Direct Loan Program
☐ Direct contact with Direct Loan schools
☐ Other (Please specify): ______________________________

Section 6 - Overall Impressions

30. How have you resolved any specific difficulties encountered in the administration of the FFEL Program? (This question is optional.)

31. Do you have any additional comments or advice for the Department of Education that have not been specifically addressed? (This question is optional.)

Section 7 - Survey Issues

32. In considering future surveys of institutions participating in the Federal loan programs, we would like your opinion to inform our decision about the timing of the survey. Which of the following timeframes would be more useful to your institution?

- ☐ Every six months (This would involve a primary survey in the fall and a condensed survey on satisfaction issues in the spring.)
- ☐ Once per year (This would be a single large survey in the fall.)

33. Do you have any suggestions or comments on this survey? What suggestions can we offer on ways to improve future surveys or reduce their burden to you? (This question is optional.)

THANK YOU FOR COMPLETING THIS SURVEY.

Survey of Institutions Participating in the Federal Family Education Loan Program
Conducted by Macro International Inc. Under Contract to the
U.S. Department of Education (Contract No. EA93085001)

Instructions for Electronic Completion of the Survey

If you have an Internet connection, you have the option of completing the survey electronically. You can telnet to our account by typing **"TELNET MNSNET.MNSINC.COM"** at your system prompt. (If this does not work, you may need to type **"TELNET"**, then press **ENTER**; then type **"OPEN MNSNET.MNSINC.COM"**.)

If you do not have access to telnet capabilities, you can still respond electronically by modem. Dial our toll free number: **(800) 659-9902**. (The connection should be set at: no parity, 8 data bits, 1 stop bit. These are standard defaults, so you probably will not have to set them unless you have difficulty logging in). Note that the higher the baud rate you set the connection, the faster survey completion will be.

Once you have connected to our account, you will see the following prompts:

User ID:	When this prompt appears, type the word: **FFEL**, then press **ENTER**.
Password:	When this prompt appears, type the word: **DECADE**, then press **ENTER**. Note that the user ID and password must be keyed in UPPERCASE.

Some information will flash by on the screen. This should be ignored. (It is information introducing the software package.)

If the text appears garbled, you may have your terminal emulation set to an incompatible setting. Try setting your terminal type to VT100, or to a type which does not use ANSI. (If you have trouble with this procedure, please contact someone who is familiar with your system for assistance).

You will be asked to enter your name and title, and some information will be displayed on the screen. When this is completed, you will be brought to the main menu. The menu includes the labels **Sec1** through **Sec6** (which indicate the 6 sections of the survey), and the option to **QUIT**. To start, you may hit the tab key, the space bar, or the right arrow key to highlight the item **Sec1**, then press **ENTER**. This will bring you into the first section of the survey. When you have finished answering all of the questions in the first section, you will be taken back to the main menu, and you may then move on to **Sec2**.

If you need to stop before completion of the survey, choose the option, **QUIT** from the main menu (after completion of a section). When you log in again, you will be asked for your name and title again, but you will only need to complete the parts of the survey that you had not completed before. You will not need to repeat sections. However, you do have to remember the sections previously completed, since the system will not indicate this information. When you have finished the sixth section, choose the option, **QUIT**.

We are grateful for your cooperation. To ensure that your responses are received in time to be included in the survey results, please complete the questionnaire by April 28, 1995. If you have any questions regarding electronic survey completion, feel free to contact Katherine Hoffman or Robert Blankenship at (800) 292-4460.

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